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State Public Assistance Legislation, 1949

Trends in Unemployment Insurance Coverage and
Benefit Legislation

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Social Security in Review

Program Operations

TOTAL employment in October dropped from 59.4 to 59.0 million as farm activity slackened. Unemployment rose from 3.4 to 3.6 million, largely as a result of the strikes in the coal-mining and steel industries. The effect of these work stoppages was felt in durable goods production, which showed a 12-percent decline; the output of nondurable goods, however, rose in October.

Personal income again declined; from an annual rate of \$210.5 billion in September it dropped to \$208.4 billion. Most of this drop was the result of a decline in employees' income, which was, in turn, attributable in large part to the effect of the work stoppages.

The increase in the cost of living registered in September, when the consumers' price index of the Bureau of Labor Statistics reached 169.6, was wiped out by the end of October, when the index fell 0.6 percent to 168.5. Chiefly responsible for the decline was a drop of 1.8 percent in food prices.

NEW UNEMPLOYMENT among workers in jobs covered by the State unemployment insurance programs in the continental United States rose sharply in October, as indicated by the increase of 34 percent, to 1,348,400, in initial claims. All but five States reported more initial claims in October than in September; in 10 States the increases were more than 60 percent.

While initial claims usually show a moderate seasonal increase during October, the month's rise was relatively greater in 1949 than in recent years. In 1946, for example, the in-

crease was 17.3 percent; in 1947, 9.2 percent; and in 1948, 6.4 percent. The labor disputes in the coal-mining and steel industries had secondary effects on some segments of the economy and were major factors in the October 1949 increase. At the same time, employment in some industries increased, and weeks of unemployment covered by continued claims declined 7.1 percent to 7,733,400.

During an average week in October, 1,520,800 persons received unemployment insurance checks, as compared with 1,737,400 in September. The amount paid out in benefits also fell, from \$153.5 million in September to \$135.1 million. Both totals—the number of beneficiaries and the amount disbursed—were the smallest since February. The average weekly benefit paid to unemployed workers rose for the seventh successive month—from \$20.76 to \$20.95.

Average weekly insured unemployment under the State and railroad programs and under the veterans' program of unemployment allowances rose from 2,093,200 to 2,113,800. The entire increase was the result of the rise from 125,600 to 197,500 in railroad insured unemployment.

IN OLD-AGE AND SURVIVORS INSURANCE, monthly benefits totaling almost \$54.5 million were being paid at the end of October to almost 2.7 million persons. Retired workers and their wives and children made up 62 percent of all persons receiving monthly benefits, and their benefits accounted for 70 percent of the total amount being paid. A year earlier this group made up 60 percent of all beneficiaries and received 68 percent of the total benefits. Surviving children, widows, and

parents of deceased workers made up the remaining 38 percent of the persons receiving monthly benefits, with their benefits accounting for 30 percent of the total amount, compared with 40 percent and 32 percent, respectively, in October 1948.

During October, 55,000 monthly benefits were awarded, about 2 percent less than in September, but almost 19 percent more than in October 1948.

IN THE COUNTRY as a whole and in most States, case loads for all types of assistance continued to rise. General assistance cases exceeded the previous postwar peak established last March.

Discontinuance of welfare and retirement benefits by the United Mine Workers affected case loads in a few States—particularly Pennsylvania, where former beneficiaries under the miners' fund accounted for about 42 percent of the increase in old-age assistance, 18 percent of that in aid to dependent children, and 5 percent in general assistance. Cases added to general assistance rolls in Illinois and West Virginia also included many persons who had been receiving such benefits; these persons represented about two-thirds of the increase in West Virginia and one-fifth in Illinois. Information, though incomplete, indicates that, for all States affected, at least 2,300 needy cases were added to public assistance rolls when benefits from the mine workers' fund were discontinued. Of these cases, about 1,100 were granted general assistance, 700 old-age assistance, and 500 aid to dependent children.

The full impact of the discontinuance of the welfare and retirement benefits by the United Mine Workers

has not yet been felt in all coal-mining States. Indiana, for example, will begin making payments from general assistance to some of these beneficiaries in November; Kentucky, with nearly 12,000 pending applications, anticipates that it will be some time before any sizable number of former beneficiaries under the miners' fund can be approved for public assistance.

October expenditures for assistance reached \$190 million, or \$2.3 million more than in September. In general, additional funds were required because of larger case loads, but most States also made small increases in average payments. The unusually small increase (0.5 percent) in expenditures for old-age assistance and the decrease in the amount spent for aid to the blind do not represent a general slackening of the continuous upward trend in expenditures for these programs. The smaller expenditures in October in Florida accounted for the seeming change in the national trend. September payments in that State had included an extra amount to cover reductions in effect in July and August.

In Colorado, an \$8 advance in average payments for old-age assistance—the only large increase—resulted from an increase in the maximum payment from \$72 to \$83.

Five-Nation Agreement on Old-Age Insurance

On December 1, 1949, an agreement for reciprocal payment of old-age pensions for the citizens of Denmark, Finland, Iceland, Norway, and Sweden was scheduled to come into effect. Under the convention, a citizen of any one of the countries who takes up residence in another will be paid benefits according to that country's rules for its own citizens. The beneficiary must have been in the country 5 years before he applies for a pension.

The Ministers of Social Affairs of the five countries signed the agreement at their meeting in Oslo in August 1949. They discussed, also, a revised convention on the reciprocal payment of poor relief, and decided to recommend that their Governments sign this convention as soon as possible. Under the proposed conven-

tion, each country would assume the obligation to support, according to the rules applied to its own citizens, needy residents who are citizens of any of the other countries. The present sys-

tem entailing interstate reimbursement of expenses would be abolished when the new convention comes into force, and administration would thus be simplified.

Selected current statistics

[Corrected to Dec. 7, 1949]

Item	October 1949	Septem- ber 1949	October 1948	Calendar year	
				1948	1947
Labor Force ¹ (in thousands)					
Total civilian.....	62,576	62,763	61,775	61,442	60,168
Employed.....	59,001	59,411	60,134	59,378	58,027
Covered by old-age and survivors insurance.....	34,400	34,800	35,416	35,300	34,000
Covered by State unemployment insurance.....	31,200	31,900	33,700	32,900	31,900
Unemployed.....	3,576	3,351	1,642	2,064	2,142
Personal Income ² (in billions; seasonally adjusted at annual rates)					
Total.....	\$208.4	\$210.5	\$216.3	\$211.9	\$193.5
Employees' income ³	134.8	136.5	139.8	134.9	123.1
Proprietors' and rental income.....	43.9	43.8	49.0	49.5	45.1
Personal interest income and dividends.....	17.5	17.4	16.8	16.2	14.8
Public aid ⁴	2.3	2.3	1.9	1.7	1.5
Social insurance and related payments ⁵	8.2	8.3	7.0	7.3	7.4
Miscellaneous income payments ⁶	1.7	2.2	1.8	2.3	1.6
Old-Age and Survivors Insurance					
Monthly benefits:					
Current-payment status: ⁷					
Number (in thousands).....	2,674	2,645	2,254		
Amount (in thousands).....	\$54,451	\$53,775	\$44,516	\$543,623	\$452,939
Average primary benefit.....	\$25.98	\$25.89	\$25.88		
Awards (in thousands):					
Number.....	55	56	46	596	573
Amount.....	\$1,255	\$1,271	\$996	\$12,748	\$11,881
Unemployment Insurance					
Initial claims (in thousands).....	1,353	1,013	724	10,918	9,794
Weeks of unemployment claimed (in thousands) ⁸	7,769	8,349	3,376	(9)	(9)
Weeks compensated (in thousands).....	6,618	7,557	2,855	42,695	44,325
Weekly average beneficiaries (in thousands).....	1,627	1,738	699	821	852
Benefits paid (in millions) ⁹	\$136	\$154	\$55	\$793	\$776
Average weekly payment for total unemployment.....	\$20.96	\$20.76	\$19.80	\$19.05	\$17.85
Public Assistance					
Recipients (in thousands):					
Old-age assistance.....	2,698	2,680	2,400		
Aid to dependent children:					
Families.....	571	560	460		
Children.....	1,454	1,423	1,176		
Aid to the blind.....	92	91	85		
General assistance.....	498	470	360		
Average payments:					
Old-age assistance.....	\$44.57	\$44.45	\$41.50		
Aid to dependent children (per family).....	73.39	73.15	71.25		
Aid to the blind.....	45.81	46.10	42.98		
General assistance.....	48.51	48.66	45.09		

¹ Continental United States only; estimated by the Bureau of the Census except for "covered" employment, which is estimated by the Social Security Administration. Except for employment covered by State unemployment insurance, monthly figures represent employment in a specific week and annual figures, employment in an average week; for employment covered by unemployment insurance, monthly figures represent employment in a specific pay period and annual figures, employment in an average pay period.

² Data from the Office of Business Economics, Department of Commerce.

³ Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government contribution to allowances for dependents of enlisted personnel. Civilian wages and salaries represent net earnings after employee contributions under social insurance and related programs have been deducted.

⁴ Payments to recipients under the 3 special public assistance programs and general assistance.

⁵ Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment and subsistence allowances to veterans under the Servicemen's Readjustment Act.

⁶ Includes veterans' bonus (Federal and State), payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, and business transfer payments.

⁷ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

⁸ Replaces data on the number of continued claims filed. In some States, because of biweekly reporting, continued claims cover more than 1 week of unemployment. Data for calendar years 1947 and 1948 not available.

⁹ Gross: annual amounts adjusted for voided benefit checks.

State Public Assistance Legislation, 1949

by JULES H. BERMAN*

Since the end of the war the number of persons receiving aid under the State-Federal programs of public assistance has increased almost steadily and the cost of the programs has climbed. The increases, though partly the result of higher living costs, also reflect the greater public awareness of need and the consequent action by State legislatures to provide more adequately for needy persons. Action taken by the State legislatures in the 1949 sessions is summarized in the following pages.

STATE legislation relating to public assistance is carefully studied for indications of trends by persons interested in the assistance programs. Their interest has been heightened as the number of persons receiving aid has increased and costs have climbed.

A review of legislation passed in recent years¹ reveals that the States have been developing a progressively broader base for their assistance programs. As a result of these legislative changes, more needy persons have become eligible for aid and the amount of assistance that they may receive has been increased. The increase in the amount of aid reflects in part the price rises of recent years, but it also seems to indicate a desire on the part of the legislatures to provide more adequately for needy persons.

Legislation enacted in 1949, though less in volume than in earlier years, shows no deviation from the general trend of State public assistance enactments. In nearly every aspect the new laws are liberalizing in their effect on the assistance programs.

All the State legislatures except those of Kentucky, Louisiana, Mississippi, and Virginia held regular sessions in 1949. By October 15, 210 laws had been submitted to the Bureau of Public Assistance as pertinent to the State public assistance plan. By a comparable date in 1947, the most recent year in which nearly all the legislatures met, the Bureau had re-

ceived 276 such laws for review. This review is based on a study of the pertinent laws and other legislative enactments related to the assistance programs that have come to the attention of the Bureau of Public Assistance. When this summary was prepared, not all the legislative sessions were ended nor were all the laws enacted received in Washington.

Although the general trend of State legislation has been to make more needy persons eligible and to grant eligible persons additional aid to meet their needs, in 1949—as in previous years—some laws were passed that tend to reduce the scope of the assistance programs. In recent years, State legislatures have been greatly concerned over the possibility that resources possessed by a recipient of assistance might, on the recipient's death, go to his heirs rather than to the State as a repayment for assistance paid. As a result of this concern, a number of laws were passed that were designed to recover from the estate of deceased recipients some of the assistance previously paid. Provisions enacted in 1949 showed a continuation of such interest, although some of the year's legislation relaxed recovery provisions previously approved.

Another subject that in recent years has attracted the attention of the legislatures concerns the responsibility of relatives to contribute to the support of assistance recipients. Legislation enacted in 1947 and in 1949 indicated a desire on the part of the legislatures to tighten State laws designed to obtain support for dependent persons. Numerous laws were adopted that established, in some

States for the first time, certain kinds of responsibility for the support of dependent persons, and in other States the legislation established procedures making it possible to obtain support for persons whose relatives are considered able to contribute. Even in this field, however, the general result was not restrictive, and some legislation was enacted that eased provisions already on the statute books.

The 1949 enactments continued the trend of recent years toward extending State assistance programs beyond the scope of present or contemplated expansion of the Social Security Act. This trend has been especially marked in aid to dependent children.

Organization

Few States made basic statutory changes in the organizational pattern of public assistance administration in the past few years. In 1947, for example, Vermont was the only State that made any substantial changes in the organization of its State assistance agency. In 1949, on the contrary, a number of States adopted laws affecting the organization of their public assistance programs; major changes were made in Illinois, Kansas, Nevada, and Wisconsin.

Action taken in Illinois and in Nevada follows a trend of recent years toward bringing members of the legislature and representatives of the county government into policy-making authority in the State agency.

In Illinois the enactment of the Public Aid Code, which repealed scattered legislation relating to assistance and consolidated the legal base for the programs in a single public assistance statute, also made major changes in the organizational structure. The term of the Illinois Public Aid Commission members is increased from 2 to 4 years, and their terms are staggered. The Commission is given broad authority to conduct research and study into the cause of dependency. It is also authorized to appoint welfare service

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¹See the *Bulletin* for November 1941, April 1946, and May and November 1947.

committees in each county, the members of which will be originally nominated by the county boards, and to appoint State-wide advisory committees. The Commission itself is to have an advisory committee consisting of 10 members of the legislature.

The Code also repeals the 1874 Pauper Act and subsequent poor relief legislation and substitutes for this a general assistance program. The administration of general assistance is continued as a responsibility of the township and other local governmental units. A number of significant changes are made in the general assistance law in addition to substituting modern terminology for outmoded language. Grandparents and grandchildren are no longer included among the list of responsible relatives, although persons *in loco parentis* are added; authority is given for emergency assistance to certain non-residents; eligibility requirements for aid to the medically indigent are clarified; and provision is made to protect the confidentiality of general assistance records. The "pauper's oath" has been deleted and various other provisions omitted from the new statute, including the requirement that recipients are to be put to work on the county roads. The new law enunciates the right to assistance for persons who for unavoidable causes are unable to maintain themselves or their dependents. The Code prohibits for all programs denial of aid because of race, religion, color, or national origin.

In Kansas the State board of three persons is relieved of administrative responsibilities for the State agency, and a single director is to be executive of the agency. The State board is now responsible for all general policies and for the approval of rules and regulations.

Nevada legislation abolishes the State Board of Relief, Work Planning and Pension Control, appointed by the Governor, and in its place sets up a bipartisan policy-forming State welfare board of seven persons. Three members are to be appointed by the Governor, and four members elected by the boards of county commissioners. The board is to appoint, subject to the approval of the Governor, a director for the State department.

The department is given responsibility for all welfare services and functions of the State government.

Wisconsin legislation enacted this year provides for a policy-forming board of nine persons to supervise the State agency. Five departmental divisions are established: public assistance, mental hygiene, correction, child welfare and youth service, and business management. Related legislation provides for a unified county welfare department for the City of Milwaukee. All functions relating to public welfare, with the exception of supervision over institutions, are included in the county department. The county judge is named the supervisor of the county department, but his duties are advisory and not administrative.

In Hawaii, new legislation directs the public welfare board to advise the agency director on administration and to establish standards governing the amount of aid and determination of eligibility. Formerly the board had only advisory authority.

Washington established a new program for the potentially self-supporting blind. The law provides that assistance, plus the recipient's net income in excess of \$1,040 a year, is not to exceed \$60 a month. The program is to be administered by the Commission for the Blind in the State department in cooperation with the vocational rehabilitation agency, without Federal financial assistance.

The name of the South Dakota agency was changed from the State Department of Social Security to the State Department of Public Welfare. In Maine, legislation enacted this year abolished the local municipal boards, which formerly had the function of receiving applications for assistance.

Members of county welfare boards in North Dakota are to be paid \$5 a day for each day served, plus expenses. Formerly no salary was paid, and payment of expenses was optional with the boards of commissioners. Salaries for members of the State board in North Dakota were increased from \$6 to \$10 a day. Tennessee legislation provides that expenses are to be paid for members of State advisory committees.

Language in the appropriation act for Vermont provides that the Gov-

ernor is exclusively authorized to apply for and accept Federal grants and to comply with necessary rules and regulations of Federal agencies to receive such grants. He may, however, delegate his authority to such State departments as he deems appropriate. Any town or city aggrieved by any decision of the Vermont agency may have such decision reviewed by the county chancery court.

Massachusetts legislation provides that all rules and regulations of the State agency with reference to old-age assistance and aid to dependent children are subject to the approval of the Governor and the Governor's council after a public hearing by the State agency. Before the hearing is held, notice must be sent to each member of the general court, to the mayor of each city, and to the selectmen of each town.

Payments of old-age assistance and aid to the blind in Montana are now determined by the county welfare boards instead of the county welfare departments.

California enacted legislation that provides for transferring old-age assistance and aid to the blind records and equipment from the county welfare departments to the State because of the transfer from the counties to the State government—under a constitutional amendment passed in 1948—of the administration of the two programs. Since the close of the legislative session, however, the voters have approved repeal of the constitutional amendment, thus returning administration to the counties.

Maximums on Payments and Related Provisions

The rise in the cost of living has been partly responsible for the progressive elimination of or increase in the maximum limits set in the State laws on the amount of individual assistance payments. Liberalizing State action was also brought about by the 1946 and 1948 amendments to the public assistance titles of the Social Security Act. The amendments increased the maximum on Federal participation in individual assistance payments and raised the proportion that the Federal Government will meet in payments made by the States. Because of these two changes in the

Federal act and the possibility of future similar changes, some States acted to prevent any loss of Federal funds that might result from inflexible State laws. States that wanted maximum Federal participation and that also wanted to keep their programs within the limits of Federal participation enacted provisions for automatic adjustment in the amount of State assistance payments to conform to whatever changes are made in the Federal act.

Thus in recent years an increasing number of States have provided that the maximum in the State law is to be the same as the amount specified in the Federal law. The Bureau of Public Assistance has recommended against such legislation because it tends to make the State laws dependent on Federal legislation for completeness and thereby weakens the principle that State laws should establish the base for the State assistance programs. The Bureau has also recommended against such action because the maximums set in the Federal law were not established as the amount of aid that needy persons require but merely as a device to control Federal expenditures. Nevertheless, the fact that a number of States with limited resources have tied their law to the Federal law in this respect has held down the number of State legislative changes affecting the maximums (table 1).

The Bureau has also recommended against maximums in the State assistance programs because they often prevent need from being met. As of November 1, 1949, there were 25 States with no legislative maximum in old-age assistance, 30 with none in aid to dependent children, and 36 with none in aid to the blind.

Illinois raised the maximums in old-age assistance and aid to the blind. The new law also includes a provision that the maximums for the two programs are to be reconsidered each June and December in the light of changes made in the consumers' price index of the Bureau of Labor Statistics for Chicago; the maximums are to go up or down \$1 for each 3 points' change in the index. The law provides that in making the adjustment, consideration must be given to changes of less than 3 points in the

previous calculations. The provision does not apply to aid to dependent children, since that program has no statutory maximum.

The law in Montana now provides that the State shall bear the cost, in old-age assistance and aid to the blind, of payments made in excess of the Federal maximums if the payments are in conformity with standards of assistance developed by the State department.

In Indiana, if the person or persons essential to the well-being of recipients of aid to dependent children need medical care, provision for this care may be included in the assistance payment in excess of the maximums on maintenance specified in the law. Specific authority has been included in the Illinois law to consider in the grant the need of adults who are necessary for the care and supervision of children receiving aid to dependent children. The Indiana and the Illi-

nois provisions may be a reflection in State legislation of proposed amendments to title IV of the Social Security Act that have been passed by the House of Representatives.

Eligibility Requirement's in Aid to Dependent Children

Each legislative session has seen a gradual adoption by the State legislatures of recommendations made by the Bureau of Public Assistance for deleting from the State statutes restrictive conditions of eligibility that prevent aid from being granted to dependent children. In 1949, Alaska and Montana deleted from their laws provisions that the dependent child must be living in a "suitable home." Illinois and Wyoming provided that under certain conditions children between 16 and 18 years of age need not be attending school. (Federal financial participation for children be-

Table 1.—Legislative changes in amount of assistance payments, 1949

State	Former provisions	Provisions under 1949 legislation	Remarks
Old-age assistance			
Connecticut.....	\$50 maximum.....	No maximum.....	Maximum to be raised or lowered on basis of BLS consumers' price index; see text.
Alaska.....	\$60 maximum.....	\$80 maximum.....	
Illinois.....	\$45 maximum.....	\$65 maximum.....	
Maine.....	\$40 maximum.....	\$50 maximum.....	
Nebraska.....	\$50 maximum.....	\$55 maximum.....	
Tennessee.....	\$45 maximum.....	\$60 maximum.....	If hospital care is necessary, the maximum is raised from \$60 to \$80. Already in effect as a result of 1948 constitutional change.
Minnesota.....	\$50 maximum.....	\$55 maximum.....	
Michigan.....	\$50 maximum.....	\$60 maximum.....	
California.....	\$65 maximum.....	\$75 maximum.....	
North Dakota.....	\$40 minimum.....	\$60 minimum.....	
New Mexico.....	No provision for minimum.	\$50 minimum.....	Minimum raised from \$30 to \$45 a person if more than one recipient in the household. If spouse is in the home, the maximum additional amount that can be paid is \$30.
Aid to dependent children			
Maine.....	\$50/\$25/\$20 ¹	No maximum.....	In an emergency the State agency is authorized to increase the maximum to \$65/\$25/\$15.
Minnesota.....	\$50/\$20/\$15.....	No maximum.....	
Alaska.....	\$25/\$15.....	\$50/\$25.....	
Indiana.....	\$35 for single child or \$30/\$18/\$15.	\$50/\$18.....	
South Dakota.....	\$30/\$12.....	\$50/\$15.....	
Aid to the blind			
Maryland.....	Tied to Federal act (currently \$50).	No maximum.....	Medical care costs may exceed the maximum.
Connecticut.....	\$50 maximum.....	No maximum.....	Maximum to be raised or lowered on basis of BLS consumers' price index; see text.
Delaware.....	\$45 maximum.....	\$60 maximum.....	
Illinois.....	\$45 maximum.....	\$60 maximum.....	
Maine.....	\$40 maximum.....	\$50 maximum.....	Already in effect as a result of 1948 constitutional change.
Nebraska.....	\$50 maximum.....	\$60 maximum.....	
Tennessee.....	\$45 maximum.....	\$50 maximum.....	
California.....	\$80 maximum.....	\$85 maximum.....	

¹\$50 for the first child in a family, \$25 for the second child, \$20 for third and each subsequent child.

tween 16 and 18 years of age is limited to those who are regularly attending school.) Oklahoma, on the other hand, added a provision that all children receiving aid to dependent children must be regularly enrolled and attending school if they are of school age and if not exempt by school law. Previously this requirement applied only to children between 16 and 18 years of age.

In California, the legislature redefined "dependent child" and thereby made it possible to broaden the scope of the program and to make aid available to additional groups of needy children. Illinois amended its aid to dependent children provision so that, when Federal aid becomes available to match the payments, assistance may be extended to children living with nonrelatives who are *in loco parentis*. Pennsylvania amended its law to provide that children are eligible for assistance if at the time they are receiving assistance they have been removed by the court from their parent's home and placed in foster homes or children's homes maintained by the county. (Federal financial participation under title IV of the Social Security Act is not available for payments made for foster homes or institutional placement of children.) The Wyoming law has deleted the list of specified relatives with whom a dependent child may be living and leaves this to definition by the State department.

In Arkansas, because of delay in placing the children of veterans on the aid to dependent children rolls, an emergency appropriation, to be spent without Federal participation, has been made for the use of the child welfare officer of the Arkansas Veterans Service; this money is to be used with private funds for emergency aid. One dollar of private funds will be required with \$2 of State funds.

Residence

In 1949 the legislatures of eight States enacted provisions liberalizing the State residence requirements for assistance. The Bureau of Public Assistance has recommended to the States that durational residence requirements be removed from the law, since such requirements are inconsistent with the purposes of an assist-

ance program inasmuch as they result in the denial of aid to otherwise needy persons.

Tennessee deleted all durational residence requirements from the State laws for old-age assistance, aid to dependent children, and aid to the blind; and Connecticut took similar action with respect to aid to dependent children and aid to the blind. On November 1, 1949, there were, in all, five States with no durational residence requirements for old-age assistance, seven with none for aid to dependent children, and nine with none for aid to the blind.

In the States that still retain residence requirements, the movement has been toward reducing the severity of such requirements and thus to make more persons eligible for assistance. The progressive nature of the changes made by the States indicates a recognition on the part of the legislatures that residence requirements are archaic and serve no useful purpose in public assistance. The Social Security Administration has recommended to the Congress that the Social Security Act be amended to prohibit State residence requirements. H. R. 6000, approved by one House of Congress, would prohibit State residence requirements of more than 1 year in aid to the blind and prohibit the imposition of requirements in excess of 1 year in the proposed program of aid to the permanently and totally disabled.

In old-age assistance, South Dakota reduced its residence requirements from 2 years out of the last 9 years to 1 year preceding application. The law also provides that, if the applicant is receiving assistance from another State, he must reside in South Dakota as long as would be required in order to be eligible for aid in the State from which he came.

The Connecticut residence requirement of 5 years out of the last 9 years was reduced to 1 year for old-age assistance. The Massachusetts Legislature provided that the State Commissioner may waive, in full or part, residence requirements in old-age assistance to enable the State agency to enter into reciprocal agreements with other States.

Colorado changed its residence requirement for persons receiving old-

age assistance who are between 60 and 65 years of age. The former provision of continuous residence since 1906 has been changed to continued residence for 35 years prior to application. (No Federal financial assistance is available for payments made to persons not 65 years of age.)

In aid to the blind, Delaware reduced its requirement from 5 years out of the past 9 years to 1 year. South Dakota reduced its residence requirements in aid to the blind from 2 years out of the past 9 years to 1 year. The law now contains a provision similar to that in the old-age assistance law; if the applicant has been receiving assistance from another State he must reside in South Dakota as long as would be required in order to be eligible in the State from which he came. The former provision that assistance will be given without regard to residence to anyone who becomes blind while in the State has been deleted.

Montana deleted its residence requirement for aid to the blind for a child under the age of 21 who became blind in the State. In Florida the residence requirement was modified to qualify blind minors for assistance.

Other Standards and Practices

The willingness of States to delete from the law restrictive eligibility conditions was further indicated when a number of them wiped out such requirements in 1949. On October 15, only 22 States retained citizenship requirements for old-age assistance, and seven of them allowed an alternative of residence in the United States for a specified period. Six States had such a requirement for aid to the blind, with two States permitting alternatives; and only one State had such a requirement for aid to dependent children. Arizona modified its citizenship requirement for old-age assistance to provide that noncitizens otherwise eligible may receive aid if they have been continuously resident in the United States for 10 years before application. In Connecticut the citizenship requirement for aid to the blind was deleted.

The Bureau of Public Assistance has recommended that State legislation imposing a minimum age require-

ment for aid to the blind be repealed. Such requirements were imposed in many States under the assumption that young blind children would be receiving their assistance through schools for the blind. This reasoning fails to recognize the likely possibility that attendance at schools for the blind, away from the family home, might not be needed if assistance were available for the child in his own home. In 1949, such minimum requirements were removed from the laws of four States—Illinois, Minnesota, Tennessee, and Wisconsin.

Provisions affecting the process of applying for aid were enacted in Arkansas, Colorado, Maine, and Vermont. In Arkansas, applications must be investigated within 60 days of being made and a report on the results sent to the applicant. Payments are to be made to the eligible applicant without delay. Failure of the county director to comply with these provisions of law is to be considered sufficient grounds for dismissal. In Colorado, the legislature has determined that the processing of applications for old-age assistance shall take preference over other duties of the State agency. Under new legislation in Maine, applications for old-age assistance and aid to dependent children are to be made directly to the State agency rather than to the municipal boards, which were abolished.

Applications for old-age assistance in Vermont are to be made directly to the State agency. The State agency is directed to furnish application forms to the town and city clerks, who will be paid \$1 for each completed application. Town and city clerks are directed to forward completed applications to the State agency within 5 days. Formerly, applications were made to a legal voter, appointed by local selectmen, who was directed under the law to investigate the applications and forward them to the State agency within 30 days.

Arizona modified the provision included in its law with respect to the employability of old-age assistance recipients. The law now provides that, in the event that the applicant should refuse employment because he believes the conditions are unsatisfactory, the county may determine on investigation whether acceptance of

employment is to be a condition of eligibility. Previously, if the applicant considered the conditions of available employment not satisfactory, the county department was directed to make an investigation and to determine if he was employable.

Arizona modified the provision in its law prohibiting simultaneous receipt of old-age assistance, aid to dependent children, and aid to the blind to add the condition "except by authorization of the State department." (Under the Social Security Act, simultaneous receipt of old-age assistance and aid to the blind is prohibited.) South Dakota amended the provision in its old-age assistance law that provides that no one receiving old-age assistance shall receive any other public relief except for certain medical care. A new provision was added providing that payments may be made from other sources when old-age assistance is insufficient to meet the needs of the recipient.

Connecticut amended statutory provisions regarding hearings. In all three public assistance programs a hearing may be requested if no decision on an application is made in 90 days. The time was extended from 10 days to 30 days for the filing of a request for a hearing after a decision has been rendered.

Institutional Care

Legislation enacted in 1949 reflects, in part, the discussions in the Federal Congress concerning the possibility of relaxing the provisions in titles I and X of the Social Security Act that now prohibit Federal financial participation in assistance payments made to inmates of public institutions. H. R. 6000 would change these provisions to permit Federal financial participation in payments made by the States to inmates of public medical institutions. Some States made changes in their laws anticipating the final approval by the Congress of this legislation. Other changes made with respect to institutional care this year are further indications of the legislatures' continuing interest in the problem of institutional care for needy persons.

Arizona modified the prohibition in its old-age assistance act that makes

ineligible the inmates of public institutions by adding an exception that makes it possible for a recipient who enters a hospital for treatment of injury or illness to receive aid. Colorado deleted from its tuberculosis hospital program a provision that an individual receiving such aid is not eligible for any other type of public assistance. In Nevada the provision in the law specifying that persons with dependents could continue to get old-age assistance while temporarily confined to a public institution has been modified to delete the reference to dependents. Now any recipient can continue to receive old-age assistance while temporarily in a public institution.

Wisconsin removed from its old-age assistance law provisions that made ineligible the inmates of public or private institutions. A provision was added, however, to make ineligible persons who are mentally ill or persons who are in tuberculosis or correctional institutions. California increased the State payment to the counties for recipients of old-age assistance or aid to the needy blind who enter a county institution for medical care at county expense.

In Illinois, where earlier legislation permitted payments of old-age assistance to persons in public institutions for the chronically ill and the infirm, the law was amended to permit the county boards to vary the rate charged according to the amount of care required.

Oklahoma legislation gave the department of public welfare responsibility for inspecting and licensing rest homes for the aged. The Michigan Legislature authorized the State department to license homes caring for four or more aged persons.

California enacted legislation specifying that localities have the authority, within their reasonable exercise of police powers, to prescribe standards for institutions for children, the aged, and the mentally ill. The localities may require local health permits for such institutions.

The Alabama Legislature approved a provision giving the State Board of Health the responsibility for licensing hospitals, including sanatoriums, rest homes, nursing homes, and related institutions.

Penalty Provisions, Liens, and Recoveries

Legislation enacted in 1949 indicates the determination of some legislatures to penalize persons who transfer property to qualify for aid or who otherwise receive assistance fraudulently. The new laws also reflect the hopes of some legislatures that the cost of financing the assistance programs can be reduced by recovering from any property that a deceased recipient may have owned. In these respects, the legislation approved in 1949 follows the pattern established in 1947. In 1949, however, to a greater extent than in 1947, the States passed laws liberalizing or repealing earlier provisions for recovery.

Arizona increased from \$500 to \$1,000 the amount that is exempt from the operation of its recovery provision in old-age assistance. Idaho repealed the portion of its old-age assistance law that provided that the total amount of aid granted is to be a claim on the estate of recipients, after certain expenses have been allowed. The change in Idaho does not repeal provisions for the recovery of assistance granted if such aid is received fraudulently or if the amount received is in excess of need.

Changes made in Maine prohibit the State from recovering from the estate of deceased recipients unless a claim is filed within 2 years after the death of the recipient or of the surviving spouse, if the spouse is occupying real estate formerly owned by the deceased recipient. An amendment to North Dakota's old-age assistance law continued the provision that security devices are to be taken by the State on property other than homestead or insurance valued at more than \$300 but adds the condition that this provision is to become inoperative in the event that the Social Security Act should be amended by Congress to prohibit the recovery of assistance paid.

For the first time, Tennessee passed legislation providing for recovery for aid received from resources an individual may have. The old-age assistance and aid to the blind laws were amended to delete the earlier provision limiting liens to only those instances in which aid was fraudulently received and in which persons

morally responsible for providing care were not doing so. Thus, in Tennessee, recovery is now expected for all assistance received if the recipient's resources make it possible.

Wyoming amended its old-age assistance law to provide that claims filed against the estate of deceased recipients for recovery of assistance shall be allowed and paid after certain costs, such as funeral expenses and costs of the last illness, are allowed. No claim will be enforced against property necessary for the support of the surviving spouse or minor children.

New Hampshire extended the scope of its recovery provisions by specifying that liens are to be applied automatically on the property of an ineligible spouse in old-age assistance whenever the applicant is residing with such spouse. Formerly, the refusal of a spouse to give a lien would not affect the eligibility of a recipient.

Interest ran high among the legislatures with respect to recipients who transfer property to qualify for assistance, and legislation was passed in several States providing for penalties for actions that tend to defraud the State. The Hawaii Legislature passed a law, affecting all categories of aid, that requires recipients to report all income from any source. Failure to report resources within 30 days of receipt makes the recipient guilty of fraud, and he therefore forfeits all rights to assistance. The agency is authorized to cancel assistance for as long as 6 months, as a penalty. All excess assistance paid is to be recoverable as a debt due the Territory.

The new Illinois Public Aid Code provides, in all programs, that recipients are required to report changes in resources to the agency. Recipients may repay the excess assistance granted as a result of failure to report, or the amount can be recovered by the State agency. The Code deletes the provisions in the old-age assistance law that provided for a lien to be taken on the personal property of a recipient who obtained aid through fraud. New Mexico now excludes persons from receiving assistance who have made a voluntary transfer of property for purposes of qualifying for assistance.

The legislatures in two States made changes in provisions governing the transfer of property owned by recipients, modifying existing provisions that have worked a hardship on individual recipients. Arizona amended its old-age assistance and aid to the blind laws, which have prohibited recipients from transferring property within 5 years of applying for assistance for consideration other than negotiable assets approximating the true cash market value of the property. Now, recipients may not transfer property within the specified period for other than a "fair" consideration. The amendment also provides that any person who becomes ineligible under this provision will remain ineligible for such time as the State agency shall determine from a review of the facts and the current need for assistance.

The Utah Legislature amended its general provision regarding the transfer of property of a recipient without the knowledge and consent of the agency. Formerly, such transfer was held cause for suspension of the assistance payment; the new provision specifies that the length of suspension is dependent on the value of the property and adds authority for exceptions to be made in hardship cases.

Three States changed provisions specifying the amount of property an individual may hold and be eligible for assistance. Arizona, which provides that an individual applying for assistance may have a homestead, has now defined a homestead to mean a home owned and occupied by the applicant or recipient or by his spouse. The Arizona Legislature raised from \$600 to \$1,000 the amount of real and personal property that a recipient of old-age assistance may possess, in addition to a dwelling house and certain specified personal property. The new provision deletes reference to the ownership of life insurance. In aid to the blind, Arizona will now permit a recipient to retain cash and certain personal property up to \$1,000, exclusive of other specified personal property. Previously no limitation was specified in the law.

In the Massachusetts old-age assistance program, an applicant may now hold insurance to the value of \$1,000. Previously the limit was \$500. Fur-

thermore, applicants and recipients of old-age assistance may now retain bank balances of not more than \$500 in the case of an individual recipient and joint deposits not exceeding \$1,000 in the case of a husband and wife. The previous limitations in the plan were \$300 per individual.

In Missouri's blind pension program, which has been operating without Federal financial participation, the State has raised from \$900 to \$1,200 the amount of income a recipient may have and be eligible for a pension. The pension payment was increased from \$300 a year to \$40 a month.

Delaware and Illinois amended their aid to the blind law to enable recipients to earn specified amounts without reducing the assistance payment, in the event the Social Security Act should be amended to enable the States to take such action without loss of Federal funds. In Delaware, income up to \$10 a week and 50 percent of earnings above \$10 a week can be retained by the recipient as an incentive for him to seek employment. In Illinois, earned income up to \$500 a year can be retained by the recipient without affecting his assistance payment.

In Colorado the law was modified to make it clear that net income, from whatever source, is to be deducted from the amount of aid a recipient of old-age assistance would otherwise receive.

The Tennessee law now provides that only income that is actually available for the use of old-age assistance recipients shall be considered in determining need. In Michigan the amendments provide that, in determining the amount of an aid to dependent children payment, the resources and necessary needs of a step-parent living in the home shall be taken into consideration. Income available from absent parents and from stepparents must be taken into consideration in fixing aid to dependent children grants in Illinois.

Responsibility of Relatives

The general laws of every State, if not the assistance laws, usually contain provisions establishing the basic responsibility of relatives to support needy persons who might otherwise

have to apply to the State or locality for aid. Such laws vary from State to State with reference to the degree of relationship covered by the provisions and the procedures established to bring about the necessary support. Implementation and administration of these laws have also differed widely from State to State, making it difficult to evaluate the effectiveness of the operations under the State laws.

In recent years, State legislation has revealed contrary trends with respect to the extent of responsibility relatives are to assume. On the one hand, several States have removed from the State assistance laws the provisions requiring assistance recipients to be supported by their legal kin. Other States, however, have been strengthening State laws providing for support by relatives and have been establishing procedures and entering into interstate arrangements to obtain support from relatives. These contrary trends continued in the legislation enacted in 1949. Arizona, for example, repealed the relative's responsibility provisions in old-age assistance laws, while several other States enacted new laws emphasizing the responsibility of relatives to aid needy kin.

Another outstanding development in 1949 was the enactment by seven States of desertion and nonsupport laws that provide for mutual cooperation among the States in obtaining support from out-of-State relatives. State laws with comparable provisions were enacted this year in Connecticut, Indiana, Iowa, Oklahoma, New Hampshire, New Jersey, and New York. Though the exact provisions vary, the laws in general enumerate the relatives—wives, children, mothers, fathers, grandparents, and grandchildren—the States expect to be responsible for the support of dependent persons. A procedure is set up whereby the dependents of such persons may, through the State courts, obtain an order requiring the relatives, even though they live in another State, to support in such amounts as the court may order. The laws then provide on a reciprocal basis for one State to honor similar support orders issued by courts of other States.

Interest in the problem of desertion

and nonsupport has been developed by means of newspapers and magazine articles. This concern was reflected in Congress, where a number of proposals were introduced to establish procedures for the enforcement of nonsupport orders on an interstate basis. This interest resulted in the inclusion in H. R. 6000 of a provision that the State plans provide for reporting to appropriate law enforcement officials all aid to dependent children cases in which a parent has deserted.

Legislation emphasizing the responsibility of relatives to aid dependent persons was enacted by seven States.

The Oregon law restates the relative's responsibility provision and includes for the first time a contribution scale, which lists the amount of support that relatives are expected to contribute according to the number of dependents the relative has and the size of his income. The law, which is applicable to all programs, specifies that the State income-tax reports are to be used as evidence of income and the number of dependents. Detailed procedures outline the steps the State is to take to obtain support from relatives, but aid is not to be discontinued if the relatives are not helping. The receipt of aid implies, however, the consent of the recipient to efforts made by the State to recover from his relatives for assistance granted.

In New Mexico, no one is eligible for old-age assistance who has a spouse responsible and able to furnish support of at least \$50 a month.

Utah legislation directs the State agency to investigate all applicants who are "deserted and willfully neglected." If the investigation shows that the spouse is willfully failing to support, a report must be made to the appropriate law enforcement officials. If an applicant or a recipient of assistance has a judgment for alimony or any other legal claim, the State may require the assignment of such claim as a condition of aid. The State is directed to pursue the collection of such claim unless the State agency decides such action is contrary to the public interest.

The action of the California voters in repealing the constitutional provisions affecting old-age assistance and

aid to the blind means that the relative's responsibility law previously in effect becomes operative again.

In Nebraska the county welfare board is given authority to require those children of old-age assistance recipients who live in the State to appear before the county board and answer questions as to their ability to support. Illinois strengthened its relative's responsibility law by giving the State agency authority to refer cases of nonsupport to the State's attorney as well as to other authorities for action. Legislation enacted in Oklahoma makes it the mandatory duty of the county attorney to prosecute all violators of the State law with respect to the abandonment or neglect of minor children or spouses.

A Nevada law affecting general assistance establishes the father, grandfather, mother, grandmother, children, grandchildren, brothers, and sisters, if able, as responsible for the support of persons receiving county relief.

The Arizona Legislature provided that a parent who willfully fails to support a minor child is guilty of a misdemeanor. The court may direct a convicted person to work on the roads, and payment at the rate of \$2 a day for the man's labor is payable by the Board of Supervisors for the support of the children. A man so employed on the road may not work beside free labor.

An amendment to the Maine old-age assistance and aid to the blind laws modifies provisions enacted 2 years ago with respect to the responsibility of relatives to support. Previously an old-age assistance applicant was ineligible if he had a spouse able to support him. Under the amendment, the spouse must be living in the State for the law to be operative. Similarly, the previous law required that the applicant, to be eligible, must have no child or children able to support him; by amendment, such children must be in the State and accessible before the applicant can be considered ineligible.

California repealed the relative's responsibility provision in the law for the program of aid to the partially self-supporting blind. This program operates without Federal financial participation.

Fiscal Provisions

Colorado and Kansas enacted provisions that make it possible for the State agency to give special financial aid to counties having difficulty in financing the local share of the cost of the assistance program. The Bureau of Public Assistance has recommended that those States in which the localities share in the cost of the assistance programs distribute their funds on the basis of each locality's need. By this method, it would be possible to give recognition to the communities which, for economic or other reasons, are unable to raise sufficient tax revenue to make assistance payments in accordance with State-wide standards of assistance.

Colorado provides State aid above the usual 75-percent State share to any county that, because of a temporary condition or an emergency, is unable to meet its necessary public welfare needs and also pay its share of aid to dependent children payments. The State may use up to 5 percent of the amount allotted for aid to dependent children to finance this provision. In Kansas, when the counties are unable to meet their share of the assistance cost, the State can advance the money; under certain circumstances the counties do not have to repay the money received. A further change made in the Kansas program increases the State share of assistance for all three programs from 40 to 50 percent of the non-Federal share. The State will also participate, for the first time, in the local cost of administration to the extent of 25 percent for the special types of public assistance and 50 percent for general assistance.

Miscellaneous Provisions

In South Dakota, provision is made for the State to pay to an appropriate person the amount authorized before the death of an old-age assistance recipient. Wisconsin now permits the appointment of members of county welfare staffs to act as administrators of the estate of certain deceased recipients.

The Alaska Legislature raised the salary of the director of the board of public welfare from \$6,600 to \$7,500. Also, for the first time, the qualifications of training and experience for

the job were specified, and the residence requirement was relaxed. The organizational changes made by the Nevada Legislature provide for the appointment of a State director by the State welfare board with the approval of the Governor. The law now specifies that the director must be selected on the basis of training, experience, and capacity for the job.

The Vermont Legislature, in making the biennial appropriation, provided that there shall be no increase in the number of employees over the total number employed by the State agency on May 1, 1949, except as authorized by the State Emergency Board.

In Massachusetts the legislature authorized an increase from \$8 to \$10 in the daily hospital rates paid by the State agency for needy individuals. The Oklahoma Legislature authorized the State department to procure group hospitalization and medical care insurance for old-age assistance recipients.

The Illinois Public Aid Code deletes from the law the \$10 limitation on the fees that attorneys may charge in public assistance hearings. The Minnesota law now permits general assistance to be paid in cash.

The burial allowance in aid to the blind and aid to dependent children in Wisconsin was raised from \$100 to \$150, the amount now payable in old-age assistance. In Illinois, a new provision was added providing up to \$150 payment for the burial of anyone receiving aid to dependent children. Minnesota raised the maximum for the cost of funerals of deceased blind recipients from \$100 to \$150. New Jersey acted similarly in old-age assistance, raising the maximum State payment from \$100 to \$200. Under a new Oklahoma law all organizations and persons soliciting money for the purpose of seeking legislation to raise the State assistance grant for any person must give a receipt to the individual for the contribution made. One copy of the receipt must be mailed to the State Tax Commission.

Both North Dakota and South Dakota enacted special legislation this year for the aid of Indians living in the State. Both States established commissions to study the problems of Indians in the State.

Trends in Unemployment Insurance Coverage and Benefit Legislation

by RUTH RETICKER *

In the Federal-State system of unemployment insurance, coverage, benefits, and disqualifications are determined by State law. No two State laws are identical in any of these fields, and they are becoming increasingly divergent. This article summarizes the more significant changes made in the 1949 legislatures and the resulting statutory provisions. It illustrates the diversity of State laws in terms of the benefit rights, State by State, of five hypothetical claimants.

EACH of the 46 State legislatures in session in 1949 debated one or more employment security bills. In all, they considered more than 1,000 separate bills to amend their unemployment insurance laws. In a few States all 1949 unemployment insurance legislation failed, but almost 200 such bills were enacted by 42 State legislatures. This article summarizes the more important amendments that affect the beneficiaries of the program. The amendments to experience-rating provisions, which affect subject employers, have been summarized in a recent *Bulletin* article.¹

Coverage

Though there was very little 1949 legislation on coverage, the trend was toward restricted rather than extended coverage.

Size-of-firm requirements.—The only change in size-of-firm provisions was in Oregon, which substituted four or more employees in 6 weeks in a calendar quarter for four or more at any time.

There remain 21 States with size-of-firm coverage equal to that of the Federal act (eight or more employees in 20 weeks) and one that requires eight or more in 15 weeks. The other

29 States cover employees in firms with one, three, four, or six workers; in 17 of these States coverage is "one or more."²

Employer-employee relationship.—Three States reduced coverage by stricter requirements in terms of employer-employee relationship. Idaho and North Carolina limited coverage to employees under a master-servant relationship. Pennsylvania weakened the tests for determining the absence of control of an employer over a worker so that he would be classed as an independent contractor rather than an employee by deleting the requirement that the service must be outside the usual course of the business for which it is performed.³

Type of employment.—Tennessee dropped mandatory coverage of non-profit employees, leaving only Hawaii with such a provision. Nevada excluded services for a college fraternity or sorority; Arkansas excluded real estate agents; and Idaho, insurance agents.

The trend was different in government employment. Texas added coverage of services performed for the State, its political subdivisions and instrumentalities. California added coverage of employees of public hous-

ing administration agencies whether operated by the State or local governmental units. Another California amendment permits election of services performed for the State and its political subdivisions and instrumentalities, by employees other than those in civil service or permanent positions if a majority consent to coverage.

Massachusetts included services on all American vessels with an operating office in the State, continuing the exclusion of services as a member of the crew of fishing vessels of 10 net tons or less. Utah also removed the exclusion of maritime services that are subject to the Federal Unemployment Tax Act. Forty-four States now have taken advantage of the opportunity, afforded when private maritime employment was included under the Federal act in 1946, for covering such employment under their State laws. These States include all the States with maritime employment in coastal, Great Lake, or river service.

Tennessee and Utah added to their definition of employment "services covered by the Federal Unemployment Tax Act," bringing to 24 the States with a provision enabling them to cover employment now excluded from the Federal and State laws if the Federal coverage is broadened.

Benefits

The recent upward trend in benefit amounts continued. The gap between benefits and wages and between benefits and cost of living had been widening for some years. In 1949, 30 State legislatures took action to bridge those gaps. Nine States enacted amendments to increase their minimum weekly benefit amount, and 24 States, to increase their maximum weekly benefits. Six increased weekly benefits by adding dependents' allowances, and two liberalized their dependents' allowance provisions. Thirteen States increased the maximum

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¹Rachel S. Gallagher, "Trends in Unemployment Insurance Financing," October 1949, pp. 3-9. For summary of present experience-rating provisions, see also *Comparison of State Unemployment Insurance Laws as of September 1949*, pp. 15-35.

²For details on coverage provisions State by State, see the *Comparison of State Unemployment Insurance Laws*, op. cit., chapter I.

³The other usual tests, retained in Pennsylvania, are that the worker is free from control of the performance of his work under his contract of service and in fact and that he is customarily engaged in an independent trade or business.

potential weeks of benefits.⁴

In these amendments, the States made no fundamental changes in the benefit formula. No State changed the type of benefit formula; 41 States still use high-quarter formulas, eight have annual-wage formulas, and two, average-weekly-wage formulas. No State changed from uniform potential duration to variable duration or vice versa; there remain 15 States with uniform potential duration. The changes are connected with benefit procedures or with the arithmetic of benefit computation. In changing from quarterly wage reporting to request wage reporting, Utah changed from a uniform to an individual base period and benefit year, and Nebraska reduced the lag between the base period and benefit year. Connecticut, however, restored the 1 to 2-quarter lag which had been eliminated in 1947 amendments. No State changed the length of the base period. Fifty States use a 4-quarter period and Missouri, 8 quarters.

The changes in arithmetic were mainly in minimum and maximum amounts. Only Iowa and Ohio increased the high-quarter fraction, liberalizing benefits at all wage levels. Iowa changed from a 1/26 to 1/20 fraction. Ohio adopted a more liberal weighted schedule yielding 1/17 to 1/24 of high-quarter wages instead of 1/20-1/28, and added dependents' allowances as well. Arkansas adopted a weighted formula yielding 1/20-1/26 of high-quarter wages instead of 1/24 at all levels. Nevada decreased the high-quarter fraction while increasing dependents' allowances. Revision

⁴Most but not all of the 1949 amendments were effective by the end of the year. The last to go into effect will be the Illinois provisions for maximum weekly benefit, maximum potential benefits and qualifying wages, effective for the uniform benefit year beginning April 1950. In 15 States (Alaska, Arkansas, Connecticut, Delaware, Iowa, Kansas, Minnesota, Nevada, North Carolina, Oklahoma, Pennsylvania, Tennessee, Texas, West Virginia, Wyoming), certain amendments apply only to benefit years beginning after the effective dates (Mar. 5, 1949, to Jan. 1, 1950) and in Wisconsin to benefit determinations after May 22, 1949. The formulas summarized in tables 1, 4, and 5 will not apply to all weeks of unemployment until benefit years in progress on the effective date have expired, which will not be until September 30, 1950, in Texas and December 31, 1950, in Wyoming.

of the annual-wage formulas—minimum amounts, maximum amounts, maximum duration, and qualifying wages—resulted generally in weekly benefits which are lower percentages of annual wages in Maine, Minnesota, North Carolina, Oregon, and Washington. New Hampshire, however, liberalized its annual-wage formula at all levels.

Minimum weekly benefits.—Only 10 States changed their minimum weekly benefit amounts in the 1949 legislative sessions. Nine increased such amounts by \$1 to \$5; and Maine, which had a minimum of \$6.75 when all rates were raised 12½ percent by regulation in 1948, eliminated the statutory authorization for increases by regulation while increasing the statutory maximum. The changes are summarized below.

State	Minimum weekly benefit amount	
	1949 amendment	Prior provision
Arkansas.....	\$7.00	\$5.00
Colorado.....	7.00	6.00
Maine.....	6.00	6.75
Minnesota.....	10.00	7.00
Nebraska.....	6.00	5.00
North Carolina.....	6.00	4.00
Ohio.....	10.00	5.00
Oregon.....	15.00	10.00
Texas.....	7.00	5.00
Wisconsin.....	9.00	8.00

With these changes, minimum basic weekly benefits vary from 50 cents in Missouri to \$15 in Oregon (table 1). The median minimum benefit is now \$7. Only four States, with 6 percent of the covered workers, have minimums under \$5; in 12 States, with 12 percent of the covered workers, the minimum rate is \$5, once the most popular minimum; 11 States, with 17 percent of covered workers, have a minimum of \$6; eight, with 39 percent of covered workers, have \$10; and 15, with 26 percent of the workers, have between \$6 and \$10. With maximum dependents' allowances payable to claimants receiving the minimum basic benefit, augmented benefits in 11 States vary from \$7 to \$15; in six of these States, from \$11 to \$15.

Maximum weekly benefit.—Twenty-four States increased the basic maximum weekly benefit amount by \$2 to \$9, and seven increased maximum weekly benefits by adding or increas-

ing dependents' allowances. Altogether, 28 States liberalized maximum weekly benefits, as indicated in table 2.

With these amendments, only two States have maximum basic weekly benefits under \$20 (Florida \$15, and Georgia \$18). In 17 States the maximum weekly benefit amount is \$20 (table 1); in seven States, \$22 to \$24; in 22 States, \$25; in two States, \$26; and in Kansas, where the maximum is one-half the average wage in covered employment, \$27. The median State has a \$24 maximum. However, less than 3 percent of all covered workers are in States with maximums less than \$20, and 79 percent are in States with basic maximums of more than \$20—49 percent in States with \$25 maximums and 16 percent in States with maximums of more than \$25.

In the District of Columbia, maximum weekly benefits are \$20 with or without dependents' allowances. In the other 10 States with dependents' allowances, maximum weekly benefits are increased from a range of \$20 to \$25 to a range of \$26 to \$40 and in Massachusetts to a practically unlimited amount (up to the amount of the individual's average weekly wage).

Duration of benefits.—Only three States changed their formula for computing duration of benefits. Arkansas simplified its formula by eliminating the allowance of four times the weekly benefit for each base-period quarter in which wages were at least ½ of high-quarter wages; it retains the ½ of base-period wage credits and not more than 16 times the weekly benefit amount. Ohio substituted a fraction of base-period wages for its schedule in terms of weeks of employment (18 weeks of benefits for 20 weeks of employment; 19 weeks, for 21-24 weeks of employment; and 22 weeks, for more than 24 weeks of employment). Its allowance of benefits equal to ⅔ of base-period wages (up to 26 weeks) is the most liberal fraction in any of the States (table 4). Wisconsin increased its allowance of weeks of benefits per week of employment from ⅓ to ⅔. The doubling of the Washington minimum qualifying amount resulted in a considerable reduction in the percentage of base-period wages available as benefits. By

removing the joint limitation on duration for unemployment insurance and disability insurance (1½ times the maximum duration for either risk separately) the California Legislature increased potential duration of unemployment benefits for some claimants who draw benefits under both programs in a benefit year.

Thirteen States increased the maximum weeks of benefits for total unemployment payable under the State law, and Massachusetts increased the weeks payable to claimants with dependents, as detailed later. The changes in the 13 States are summarized below.

State	Maximum weeks of benefits	
	1949 amendment	Prior provision
Connecticut	26	22
Delaware	26	22
Minnesota	25	20
Montana	18	16
Nebraska	20	18
Nevada	26	20
North Carolina	20	16
Ohio	26	22
Oklahoma	22	20
Oregon	26	20
Texas	24	18
West Virginia	23	21
Wisconsin	26½	24

With these changes, maximum potential duration varies from 12 to 26½ weeks of benefits for total unemployment in the various laws (table 4). In 15 States, with one-fourth of the covered workers, potential duration of 12 to 26 weeks is uniform for all eligible claimants (table 5). In the other 36 States, maximum potential duration depends on base-period wages in excess of the amount necessary to qualify for minimum benefits. The maximums vary from 16 to 26½ weeks of benefits for total unemployment. The largest number of States, and the median State, have 20 weeks.

Only eight States, however, with 7 percent of the covered workers, have a maximum duration of less than 20 weeks, and the 21 States with a maximum of 20 weeks have only 17 percent of covered workers. Nine States, with 28 percent of covered workers, have a maximum of 21–25 weeks; and 13 States, with 48 percent of covered workers, have maximums of 26 or 26½ weeks.

Table 6, giving the number of States by maximum number of weeks of benefits and maximum weekly benefit amounts, shows the general tendency of the State formulas to be liberal in both respects if liberal in one.

In most States, claimants at all benefit levels may be eligible for maximum weeks of benefits. However, in 11 States the maximum weeks are attainable only by claimants in the higher benefit brackets; in 10 of these, only by claimants eligible for the maximum weekly benefit. This list includes three States with annual-wage formulas (Minnesota, Oregon, and Washington); three with weighted schedules (Illinois, Rhode Island, and Utah); and five with ¼ or ½ duration fractions (Connecticut, Delaware, Maryland, Texas, and Wyoming). In the latter two groups, only claimants who have base-period wages aggregating more than four times the minimum high-quarter wages required for the maximum weekly benefit can receive the maximum weeks of benefits.

Maximum potential benefits in a benefit year.—The increases in maximum weekly benefit and/or maximum weeks of benefits and the addition or increase of dependents' allowances resulted in increases in maximum annual benefits in 29 States, as shown in table 7.

Maximum basic benefits now vary from \$240 in Arizona and Florida to \$689 in Wisconsin; they are \$500 in the median State (table 4). Only eight States, with 7 percent of the covered population, provide less than \$400; 16 States, with 22 percent of the covered population, are in the \$400–\$500 bracket; 12 States, with 16 percent of the covered population, are in the \$500–\$600 bracket; and 15 States, with 55 percent of the covered population, afford maximum annual benefits of \$600–\$700 (chart). Maximum augmented benefits vary from \$312 in Arizona to \$936 in Connecticut, and more in Massachusetts (table 8).

Qualifying wages.—All the States that increased the minimum weekly benefit amount increased minimum qualifying wages, usually by increasing the flat qualifying amount⁶ or by

applying the qualifying multiple of the weekly benefit (table 1) to the higher minimum amount.⁷ Ohio changed from 20 weeks of employment and base-period wages of at least \$160 to 14 weeks and \$240. Wisconsin retained 14 weeks of employment but increased from \$10 to \$12 the average weekly wage required for minimum benefits.

Illinois, Utah, and Washington also raised the minimum qualifying wages, from \$225 to \$300, \$294 to \$352, and \$300 to \$600, respectively; each increased slightly the maximum potential benefits in a benefit year for the claimant who barely qualifies for benefits, without increasing the minimum weekly benefit amount. Utah changed the form of its requirement by substituting 19 weeks of employment of 16 hours or 2 full working days for its requirement of 150 percent of high-quarter wages and increased its requirement in terms of average State wages from 14 to 16 percent. Maryland was the only State to reduce qualifying wages, changing the requirement to 30, instead of 40, times the weekly benefit amount.

Generally, States that increased the maximum weekly benefit and/or maximum weeks of benefits increased the high-quarter and/or base-period wages required for the higher benefits. The qualifying wages for maximum weekly benefits and maximum weeks of benefits (table 4) now vary more widely than the amount of the benefits. The variations are related more to the type of formula than to the amount of benefits. The eight annual-wage formulas require \$1,755 to \$2,950 base-period wages (five of them requiring \$2,500 or more) for maximum weekly benefits and maximum duration. Of the States with high-quarter-wage formulas or average-weekly-wage formulas and variable duration, eight⁸ require wages in excess of \$2,000 (table 4). Maryland is the only State to require qualifying wages in excess of the maximum taxable wages; to obtain maximum weekly benefits, maximum dependents' allowances, and maximum weeks of benefits for total unemployment.

⁶ Arkansas and Colorado.

⁷ Connecticut, Delaware, Maryland, Pennsylvania, Rhode Island, Texas, Utah, Wisconsin.

⁸ Minnesota, Nebraska, North Carolina, Oregon, Texas.

Table 1.—Benefit provisions for total unemployment in State laws as of December 1949

State	Fraction or percentage of wages specified ¹	Minimum weekly benefit ²	Maximum weekly benefit ²	Qualifying formula ³	Wage credits required ⁴			
					For minimum		For maximum	
					High quarter	Base period	High quarter	Base period
High - quarter - wage formula:								
Ala.	1/2	\$4.00	\$20.00	30 x wba	\$75.01	\$120.00	\$507.01	\$900.00
Alaska	1/2 + d. a.	8.00-10.00	25.00-40.00	Flat	37.50	150.00	480.01	480.01
Ariz.	1/2 + d. a.	5.00-7.00	20.00-26.00	30 x wba ⁵	37.50	150.00	380.01	600.00
Ark.	1/2-1/3	7.00	22.00	30 x wba	52.50	210.00	572.00	660.00
Calif.	1/2-1/3	10.00	25.00	30 x wba ⁶	75.00	300.00	580.00	750.00
Colo.	1/2	7.00	22.75	30 x wba	52.50	210.00	562.51	682.50
Conn.	1/2 + d. a.	8.00-11.00	24.00-36.00	Flat ⁷	60.00	240.00	611.00	611.00
Del.	1/2	7.00	25.00	30 x wba	52.50	210.00	612.51	750.00
D. C.	1/2 + d. a.	6.00-7.00	20.00	25 x wba to \$250	37.50	150.00	437.01	437.01
Fla.	1/2-1/4	5.00	15.00	30 x wba ⁸	37.50	150.00	345.01	450.00
Ga.	1/2-1/4	4.00	18.00	25, 30, 40, x wba ⁹	48.00	100.00	455.01	720.00
Hawaii	1/2	5.00	25.00	30 x wba	37.50	150.00	600.01	750.00
Idaho	1/2-1/4	10.00	20.00	25-37 x wba ¹⁰	150.00	250.00	475.01	745.00
Ill.	1/2	10.00	25.00	Flat ¹¹	75.00	300.00	490.01	490.01
Ind.	1/2	5.00	20.00	Flat ¹²	75.00	250.00	475.01	475.01
Iowa	1/2	5.00	22.50	20 x wba	25.00	100.00	450.00	450.00
Kans.	1/2	5.00	27.00	Flat ¹³	25.00	100.00	600.01	600.01
La.	1/2	5.00	25.00	30 x wba	37.50	150.00	480.01	750.00
Md.	1/2 + d. a.	6.00-8.00	25.00-33.00	30 x wba	156.00	180.00	637.00	750.00
Mass.	1/2 + d. a.	6.00-8.00	25.00-33.00	Flat	37.50	150.00	480.00	480.00
Miss.	1/2	3.00	20.00	30 x wba ¹⁴	22.50	90.00	494.01	600.00
Mo.	1/2	3.50	20.00	40 x wba ¹⁵	2.50	20.00	487.51	800.00
Mont.	1/2	7.00	20.00	30 x wba	52.50	210.00	422.23	600.00
Neb.	1/2	6.00	20.00	Flat	75.00	300.00	450.01	450.01
Nev.	1/2 + d. a.	8.00-11.00	25.00-37.00	30 x wba ¹⁶	60.00	240.00	600.01	750.00
N. J.	1/2	9.00	22.00	30 x wba	67.50	270.00	462.01	600.00
N. Mex.	1/2	5.00	20.00	30 x wba	78.00	150.00	494.01	600.00
N. Y.	1/2	10.00	26.00	30 x wba	100.00	300.00	586.00	780.00
N. Dak.	1/2 + d. a.	5.00-7.00	20.00-26.00	28 x wba	35.00	140.00	437.01	560.00
Ohio	1/2-1/4 + d. a.	10.00-12.50	25.00-30.00	14 weeks	80.00	240.00	581.00	581.00
Okla.	1/2	6.00	22.00	20 x wba	30.00	120.00	420.01	420.01
Pa.	1/2	8.00	25.00	30 x wba	60.00	240.00	613.00	750.00
R. I.	1/2	10.00	25.00	Flat	25.00	100.00	490.00	490.00
S. C.	1/2	5.00	20.00	30 x wba ¹⁷	100.00	150.00	400.00	600.00
S. Dak.	1/2-1/3	6.00	20.00	Flat	60.00	125.00	450.00	450.00
Tenn.	1/2-1/3	5.00	20.00	25, 30 x wba ¹⁸	50.00	125.00	494.01	600.00
Tex.	1/2	7.00	20.00	Flat ¹⁹	50.00	200.00	494.01	494.01
Utah ²⁰	1/2 plus cost-of-living allowances.	5.00-7.00	17.00-25.00	19 weeks ²¹ and 16% of average State wage.	88.00	352.00	380.00	555.38
Vt.	1/2-1/3	6.00	25.00	30 x wba	50.00	180.00	650.00	750.00
Va.	1/2	5.00	20.00	20, 25 x wba ²²	25.00	100.00	475.01	500.00
Wyo.	1/2 + d. a.	7.00-10.00	25.00-31.00	25 x wba	70.00	175.00	482.20	625.00
Annual-wage formula:								
Ky.	2.3-1.1%	7.00	20.00	Schedule		300.00		1,755.00
Maine	2.0-0.85	6.00	25.00	Schedule		300.00		2,950.00
Minn.	3.3-0.91	10.00	25.00	Schedule		300.00		2,750.00
N. H.	3.0-1.25	6.00	25.00	Schedule		200.00		2,000.00
N. C.	3.0-1.0	6.00	25.00	Schedule		262.00		2,500.00
Ore.	3.75-0.96	15.00	25.00	Schedule		400.00		2,600.00
Wash.	1.7-1.2	10.00	25.00	Schedule		600.00		2,100.00
W. Va.	2.7-1.0	8.00	25.00	Schedule		300.00		2,500.00
Average-weekly wage formula:								
Mich.	67-64% + d. a.	6.00-7.00	24.00-32.00	14 weeks ²³		\$112.14		\$588.14
Wis.	68-51	9.00	26.00	14 weeks ²⁴		\$108.00		\$700.00

¹ The fraction of high-quarter wages applies between the minimum and maximum amounts. When State uses a weighted table, approximate fractions are figured at midpoint of brackets between minimum and maximum. When dependents' allowances are provided the fraction applies to the basic benefit amount. With annual-wage formula, fraction is minimum and maximum percentage used in any wage bracket. Dependents' allowances abbreviated as d. a.; see table 3 for details.

² When 2 amounts are given, higher includes dependents' allowance except in Utah (see footnote 10). Higher figure for minimum benefit amount includes allowance for 1 dependent; for maximum benefit amount, includes allowance for maximum number of dependents. The District of Columbia pays the same maximum with or without dependents. Maximum augmented payment to individual with dependents not shown for Massachusetts; see p. 16.

³ Based on wages or employment in a specified prior period—2 years in Missouri and 1 year in all other States. States footnote require wages in at least 2 quarters; Missouri, 3 quarters. Weekly benefit amount abbreviated as wba.

⁴ See also table 4 for wage credits required for maximum duration.

⁵ If claimant failed to receive qualifying wage for weekly benefit amount computed on high-quarter wages but received qualifying wages in next lower bracket, he is eligible for lower weekly benefit.

⁶ Base-period wages equal to 1 1/4 times high-quarter wages or 30 times wba, whichever is less, but not less than \$300.

⁷ One-half average State weekly wage; for 1950, \$27.

⁸ If weekly benefit is less than \$3, total benefits are payable in \$3 weekly amounts.

⁹ Minimum number of weeks applies to minimum weekly benefit only. Same step-down provision as described in footnote 5.

¹⁰ The normal rates are minimum \$5, maximum \$20, currently increased 20 percent (to next higher dollar) with increase in the consumers' price index. Minimum earnings required for minimum benefits are those now applicable for benefit years beginning July 3, 1949, to Apr. 1, 1950.

¹¹ Weeks of employment at \$8.01 or more (Michigan); with average wage of \$12 or more (Wisconsin); at least 16 hours or 2 full days (Utah).

¹² Figured as 14 times minimum and maximum average weekly wage brackets (Michigan and Wisconsin); 19 times average weekly wage in high quarter, assuming 13 weeks' work in the quarter (Utah).

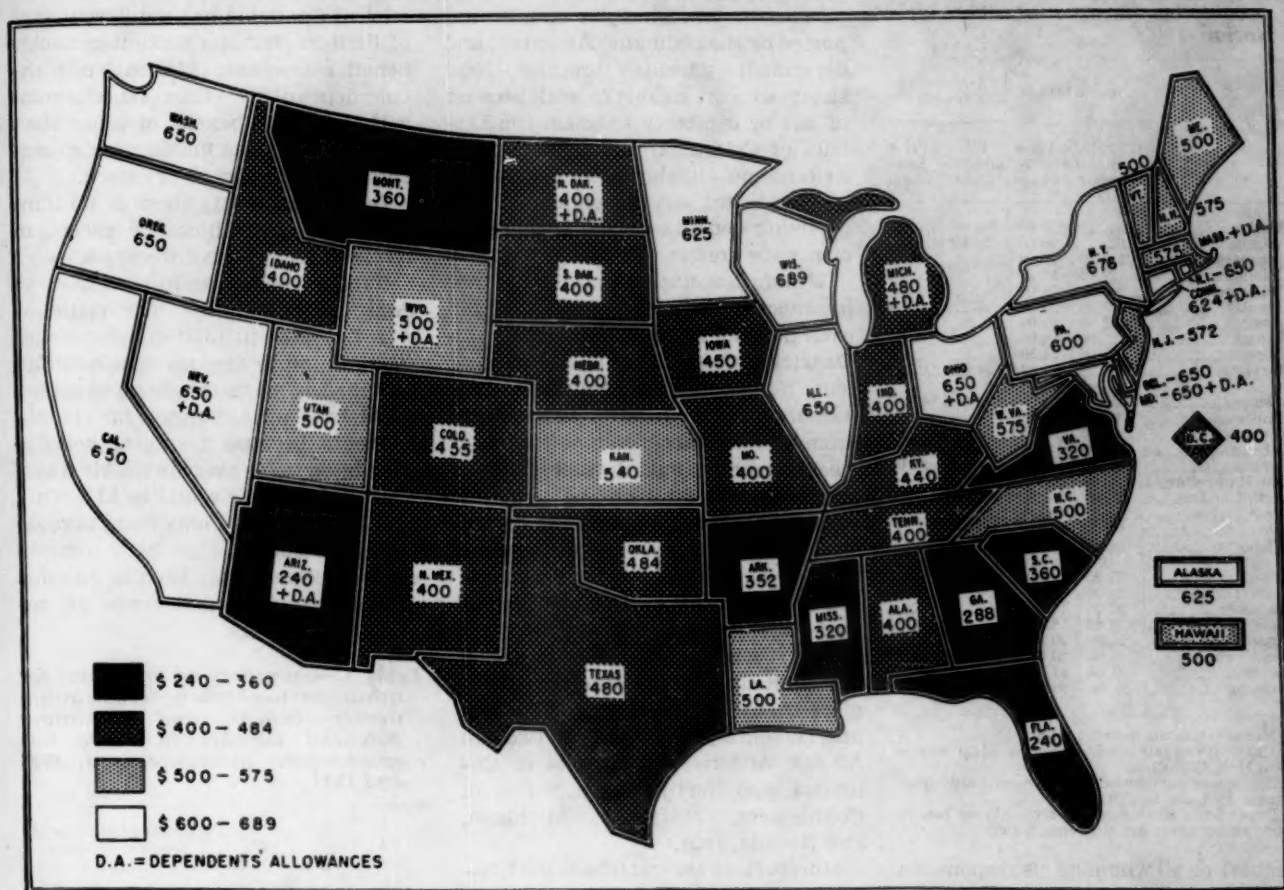
ment, a claimant must have base-period wages of \$3,432.

Benefits for partial unemployment.—Six States simplified or liberalized their provisions for partial unemployment. The greatest change was in Nebraska, which shifted from a conventional formula—benefits for a week of partial unemployment equal to the weekly benefit amount minus earnings for the week in excess of \$3—to a provision like that used in Michigan and Wisconsin. If a claimant's earnings in a week of less than full-time work are less than half his weekly benefit amount, he gets the full weekly benefit; if they are half his weekly benefit but less than the full weekly amount, he gets half a weekly benefit.

Texas put its partial benefits on a weekly instead of a biweekly basis, defining a claimant's week of partial unemployment as a week of less than full-time work with earnings of less than his weekly benefit amount plus \$3, and paying partial benefits with the same earnings allowance. West Virginia increased its earnings allowance from \$3 to \$6 in both the definition of a week of partial unemployment and the formula for determining the amount of partial benefits. Arkansas changed its definition of partial unemployment from a week with earnings of less than 6/5 of the weekly benefit amount to earnings of less than the weekly benefit amount. Thirty-eight States now have this simple method of determining the existence of partial unemployment.

All States except Montana provide for the payment of benefits when underemployment reaches a certain stage. In Montana, some workers who would be considered partially unemployed under most State laws are paid benefits for total unemployment, since earnings from odd-job or subsidiary work, or both, of not more than \$7 or a day's work of not more than 8 hours are disregarded. New York continues to pay benefits for less than full weeks of unemployment on a day-base plan. An effective day is a day of unemployment in excess of 3 days of unemployment in a statutory week of not more than 3 days of employment and earnings of not more than \$24. Benefits are not paid for each week separately but only after

Maximum potential benefits in a benefit year, by State, December 1949



a claimant has accumulated 4 effective days.

The amount of the partial earnings allowance is \$3 in the largest number of States (24);* \$2 in 11 States; \$5 in Alaska, Idaho, and Washington; \$6 in Utah and West Virginia. In Hawaii and Massachusetts there is no allowance and in South Carolina, only \$1. In the District of Columbia the allowance ($\frac{2}{3}$ of the weekly benefit) varies from \$2.40 to \$8; in Kentucky it is $\frac{1}{2}$, and in Missouri $\frac{1}{3}$ of the wages earned in the week.

Dependents' Allowances

Six States added provisions for dependents' allowances in 1949, making 11 States, with 21 percent of the covered workers, that increase weekly benefits for claimants with specified

types of dependents (table 8). The Alaska provision is effective only for benefit years beginning on and after July 1, 1949, and the Wyoming provision, for benefit years beginning on and after January 1, 1950.

Massachusetts and Nevada liberalized their dependents' allowance provisions. Massachusetts provided for payment of dependents' allowances during partial unemployment and removed the limitation on maximum potential benefits for claimants with dependents so that they can draw such allowances as long as they are eligible for basic benefits. Nevada increased maximum dependents' allowances from \$2 for each of three dependents to \$3 for each of four dependents but limited augmented benefits to 6 percent of high-quarter wages. Though the fraction for determining the basic weekly benefit was reduced by this legislature, the maximum dependents' allowance for

low-wage earners is much less than the maximum stated (table 8).

Definition of dependent.—The provisions for dependents' allowances in the 11 States vary greatly in the definition of compensable dependent and in the amount of the allowance granted. In general, a dependent must be "wholly or mainly supported by the claimant" or "living with or receiving regular support from him." In Alaska, allowances are paid only for dependents residing in the Territory.

In all these 11 States, "dependents" include children under a specified age (16 to 19).⁹ In seven States¹⁰ children are the only dependents recognized. The intent is to include all children whom the claimant is morally obligated to support (District of Co-

*See *Comparison of State Unemployment Insurance Laws*, op. cit., pp. 51-54.

⁹ Under age 16: Connecticut, the District of Columbia, Maryland, Nevada; under 18: Alaska, Arizona, Massachusetts, Michigan, North Dakota, Ohio; under 19: Wyoming.

¹⁰ Connecticut, Maryland, Massachusetts, Michigan, North Dakota, Ohio, Wyoming.

Table 2.—Changes in maximum weekly benefit amounts, 1949 legislation

State	Basic benefit		Augmented benefit	
	1949 amendment	Prior provision	1949 amendment	Prior provision
Alaska		\$25.00	\$40.00	
Arizona		20.00	26.00	
Arkansas	\$22.00	20.00		
Colorado	22.75	17.50		
Delaware	25.00	18.00		
Illinois ¹	25.00	20.00		
Iowa	22.50	20.00		
Kansas ²	27.00	18.00		
Maine	25.00	22.50		
Maryland		25.00	33.00	
Michigan	24.00	20.00	\$ 32.00	\$ 28.00
Minnesota	25.00	20.00		
Montana	20.00	18.00		
Nebraska	20.00	18.00		
Nevada	25.00	20.00	37.00	26.00
New Hampshire	25.00	22.00		
North Carolina	25.00	20.00		
North Dakota		20.00	26.00	
Ohio	25.00	21.00	31.00	
Oklahoma	22.00	18.00		
Oregon	25.00	20.00		
Pennsylvania	25.00	20.00		
Tennessee	20.00	18.00		
Texas	20.00	18.00		
Vermont	25.00	20.00		
West Virginia	25.00	20.00		
Wisconsin	26.00	24.00		
Wyoming ⁴	25.00	20.00	\$ 31.00	

¹ Not effective until Apr. 1, 1950.

² Maximum equals one-half average State wage—\$25 in 1949, \$27 in 1950.

³ Increase in augmented benefit results only from increase in basic benefit.

⁴ Dependents' allowance effective only for benefit years beginning on and after Jan. 1, 1950.

lumbia) or all whom he "is responsible for and does support" (Wyoming). Hence stepchildren are included in all States except Massachusetts, and adopted children are included in Arizona, Michigan, North Dakota, and Wyoming. Married children are excluded in Arizona and North Dakota, gainfully employed children in Nevada, and those earning more than \$5 in a claim week in North Dakota. In Alaska, the District of Columbia, Michigan, and Nevada, allowances may be paid in behalf of older children who are unable to work because of physical or mental disability.

Four States pay allowances on behalf of other dependents also. Included within their definitions of dependents are wives who are not regularly engaged in rendering services for remuneration or in any occupation for profit (Alaska and Nevada); nonworking spouses receiving regular support from the claimant (Arizona); spouses unable to work because of disability (District of Columbia); husbands unable to work (Alaska and

Nevada); parents, stepparents, and parents-in-law, wholly or mainly supported by the claimant (Arizona); and dependent parents, brothers, and sisters who are unable to work because of age or disability (Alaska, the District of Columbia, and Nevada). In Arizona no claimant can receive an allowance for any dependent who is receiving benefits on the basis of his own wage credits.

Weekly amount of dependents' allowances.—The amount allowed for each dependent varies from \$1 in the District of Columbia to \$3 in Connecticut, Nevada, and Wyoming; Michigan allows from \$1 to \$2, and Alaska, from \$2 to \$5, according to the basic weekly benefit amount (table 8). All States have a limit on the total dependents' allowances payable in any week—in terms of dollar amount, number of dependents, percentage of basic benefit or of average weekly wage, or some combination of these factors. Only in Massachusetts can any claimant receive allowances for more than four dependents. In Ohio and Wyoming the limit is two; in Alaska, Arizona, the District of Columbia, and North Dakota, three; in Connecticut, Maryland, Michigan, and Nevada, four.

Moreover, in several States the limitations on maximum allowances in terms of a percentage of high-quarter wages or of weekly benefit amount result in reducing the nominal allowance per dependent or the number of dependents on whose behalf allowances may be paid. In Massachusetts, Nevada, and Wyoming, for instance, the claimant who barely qualifies for the minimum weekly benefit is not eligible for any allowance for dependents. Only in Arizona, the District of Columbia, Maryland, and Ohio can a claimant with the minimum weekly benefit draw the maximum amount of dependents' allowances provided in the law. In Arizona and Maryland a claimant with the minimum weekly benefit may receive more than his basic benefit in dependents' allowances if he is eligible for the maximum allowances. In Nevada no claimant with a weekly benefit of less than \$23 can get the full \$12 allowed for four dependents, and only in the maximum \$25-benefit bracket are all claimants eligible for \$12 if they have

four or more dependents. The District of Columbia has a different type of limit in that the maximum weekly benefit is the same (\$20) with or without dependents; thus no claimant with a weekly benefit of more than \$17 can draw the maximum dependents' allowance of \$3 per week.

In Massachusetts there is no limit on the weekly allowance except in terms of the average weekly wage as defined in the law and the number of dependent children. The claimant who has \$480 in high-quarter wages (the minimum amount that qualifies him for the maximum basic benefits) could have an allowance for six dependents because his total benefits are limited to his average weekly wage, which in this case would be \$37. One who had been paid maximum taxable wages (\$3,000) in his high quarter would receive \$2 for each of his dependent children under age 18, no matter how many.

Table 3.—Summary of provisions for minimum weekly benefit, maximum weekly benefit, and maximum potential benefits in State unemployment insurance laws, 1948 and 1949

Item and amount	Number of States with specified amounts		
	1948, with- out de- pend- ents	1949	
		With- out de- pend- ents	With de- pend- ents
<i>Minimum weekly benefit</i>			
Total number of States	51	51	11
\$0.50-4.00	5	4	0
5.00	17	12	0
6.00-9.00	22	26	3
10.00	7	8	2
11.00-15.00	3	1	6
<i>Maximum weekly benefit</i>			
Total number of States	51	51	11
\$15 and \$18	10	2	0
20	25	17	1
22-24	6	7	0
25	9	22	0
26 and 27	1	3	2
30-40	0	0	7
Not specified	0	0	1
<i>Maximum potential benefits</i>			
Total number of States	51	51	11
\$240 but less than \$400	16	8	1
400 but less than 500	20	15	1
500 but less than 600	9	13	1
600 but less than 700	6	15	3
More than 700	0	0	5

Table 4.—Duration provisions in State laws as of December 1949

State and type of formula	Proportion of wages in 4-quarter base period	Minimum potential benefits ¹		Maximum potential benefits		Wage credits required ¹	
		Amount	Weeks	Amount ²	Weeks	High quarter	Base period
Uniform potential duration for all eligible claimants							
Arizona.....		\$60.00	12	\$240-312	12	\$380.01	\$600.00
Georgia.....		64.00	16	288	16	455.01	720.00
Hawaii.....		100.00	20	500	20	600.01	750.00
Kentucky.....		154.00	22	440	22	438.75	1,755.00
Maine.....		120.00	20	500	20	737.50	2,950.00
Mississippi.....		48.00	16	320	16	494.01	600.00
Montana.....		126.00	18	360	18	422.23	600.00
New Hampshire.....		138.00	23	575	23	500.00	2,000.00
New York.....		260.00	25	676	26	586.00	780.00
North Carolina.....		120.00	20	500	20	625.00	2,500.00
North Dakota.....		100.00	20	400-520	20	437.01	560.00
South Carolina.....		90.00	18	360	18	400.00	600.00
Tennessee.....		100.00	20	400	20	494.01	600.00
Vermont.....		120.00	20	500	20	650.00	750.00
West Virginia.....		184.00	23	575	23	625.00	2,500.00
Maximum potential duration varying with wage credits							
Alabama.....	34	\$40.00	10	\$400	20	\$507.01	\$1,198.50
Alaska.....	34	64.00	8	625	25	480.01	1,872.01
Arkansas.....	34	70.00	10	352	16	572.00	990.01
California.....	34	150.00	12+	650	26	580.00	1,298.01
Colorado.....	34	70.00	10	455	20	562.51	1,365.00
Connecticut.....	34	70.00	16+	624-936	26	620.00	2,480.00
Delaware.....	34	77.00	11	650	26	649.51	2,596.01
District of Columbia.....	34	75.00	10+	400	20	437.01	798.01
Florida.....	34	38.00	7+	240	16	345.01	956.01
Idaho.....	40-22 percent	100.00	10	400	20	475.01	1,820.00
Illinois.....	47-33 percent	140.00	10	650	26	483.75	1,975.00
Indiana.....	34	62.00	16+	400	20	475.01	1,600.00
Iowa.....	34	33.33	6+	450	20	450.00	1,350.00
Kansas.....	34	34.00	6+	540	20	600.01	1,500.00
Louisiana.....	34	50.00	10	500	20	480.01	1,497.01
Maryland.....	34	45.00	7+	650-858	26	858.00	3,432.00
Massachusetts.....	34	45.00	15+	575-725	23	480.00	1,913.34
Michigan.....	34 weeks of employment	56.00	9+	480-640	20	546.13	1,200.30
Minnesota.....	47-23 percent	140.00	14	625	25	687.50	2,750.00
Missouri.....	34 in 8 quarters	5.00	1+	400	20	457.51	1,600.00
Nebraska.....	34	102.00	18+	400	20	450.01	1,185.00
Nevada.....	34	80.00	10	650-962	26	600.01	1,947.01
New Jersey.....	34	90.00	10	572	26	462.01	1,713.01
New Mexico.....	34	60.00	12	400	20	494.01	997.51
Ohio.....	34	160.00	12+	650-780	26	581.00	973.51
Oklahoma.....	34	40.00	6+	484	22	420.01	1,449.01
Oregon.....	34	100.00	6+	650	26	650.00	2,600.00
Pennsylvania.....	34	72.00	9	600	24	613.00	2,057.00
Rhode Island.....	52-27 percent	52.00	5+	650	26	600.00	2,400.00
South Dakota.....	48-22 percent	60.00	16+	400	20	450.00	1,800.00
Texas.....	34	40.00	5+	480	24	600.00	2,400.00
Utah.....	Schedule in percent of average State wages. ³	150.00	15	500	20	550.00	2,200.00
Virginia.....	34	30.00	6	320	16	475.01	1,240.01
Washington.....	25-31 percent	150.00	15	650	26	525.00	2,100.00
Wisconsin.....	34 weeks of employment	85.50	9+	689	26+	650.13	2,000.40
Wyoming.....	34	42.00	6	500-620	20	487.51	1,950.01

In Nevada no dependents' allowances are payable if both parents are receiving benefits; in five States (Alaska, Connecticut, the District of Columbia, Nevada, and Ohio) only one parent may draw allowances if both are receiving benefits simultaneously. In Michigan, only the father can receive dependents' allowances unless the mother is the child's sole or principal support; and in Wyoming, only the parent having custody.

Dependents' allowances for partially unemployed workers.—Claimants who are eligible for partial benefits may draw dependents' allowances in all the States that provide these allowances. In all States the existence of partial unemployment is measured by the basic rather than the augmented benefit amount. Except in Michigan, the full allowance is paid for a week of partial unemployment and the allowance for dependents may be greater than the basic benefit for partial unemployment. A Nevada claimant with a weekly benefit rate of \$24 and four compensable dependents, for example, would receive \$5 as basic benefit and \$12 as dependents' allowances in a week in which he earned \$22.50. He would, however, be ineligible for any benefits in a week in which he earned \$24 or more. In Michigan the dependents' allowance is considered part of the "full weekly benefit rate"; and the benefit for a week of partial unemployment, which is always one-half of the weekly benefit, includes only one-half of the dependents' allowance. In the District of Columbia, claimants with the maximum weekly benefit who are not entitled to any dependents' allowance when totally unemployed may draw such allowances when partially unemployed.

Relation of dependents' allowances to duration of benefits.—In Alaska the maximum potential benefits in a benefit year are not increased for claimants with dependents' allowances; when the weekly benefit is augmented, the number of weeks of benefits is decreased. In the District of Columbia the maximum potential benefits for claimants entitled to the maximum weekly benefit amount are the same for claimants with or without dependents because the maximum weekly benefit for total unemployment is the

¹ Maximum potential benefits for claimants with minimum qualifying wages. (See table 1 for qualifying wages.) In States noted, weeks for claimants with minimum weekly benefit will be greater than figure here for claimants whose weekly benefit is higher than the minimum because qualifying wages are concentrated largely or wholly in high quarter; see table 1 for minimum weekly benefit and divide into minimum potential benefits. In Arizona, Connecticut, the District of Columbia, Massachusetts, Michigan, Nevada, North Dakota, Ohio, and Wyoming, dependents' allowances, being outside the duration formula, may add to potential benefits for claimants with minimum qualifying wages. See table 8 for additional weekly allowance.

² When 2 amounts are given, higher includes maximum dependents' allowances; same maximum with or without dependents' allowances in Alaska and District of Columbia; no maximum augmented benefit given for Massachusetts since augmented weekly benefit is practically unlimited; see table 8.

³ Annual-wage formula; amount shown for high quarter is 1/4 of required base-period wages.

⁴ Converted from days of unemployment.

⁵ Statutory minimum.

⁶ Amount shown is 1/4 of base-period wages. To obtain maximum potential annual benefits, claimant must have more than 4 times high-quarter wages necessary for maximum weekly benefit; see table 1.

⁷ Figures given are based on highest average weekly wage in schedule (\$42.01). High-quarter figure assumes 13 weeks of employment; base-period figure assumes the 30 weeks required for maximum duration.

⁸ A claimant eligible for the minimum benefit amount may draw all benefits due in 1 and a fraction weeks because when benefits are 50 cents to \$3 a week, total benefits are paid at rate of \$3 a week.

⁹ Maximum potential benefits of \$150 for 16 percent of average State wages to \$500 for 100 percent are not increased by cost-of-living allowance that raises weekly benefits; hence, weeks of duration are reduced. Statutory minimum is 15 weeks. Qualifying wages shown are for benefit years beginning on and after Apr. 1, 1950, based on 1949 average wages.

same with or without dependents. In the other States and for claimants eligible for less than the maximum in the District of Columbia the dependents' allowances are added to the basic weekly benefit as long as it is payable; in Maryland, however, the dependents' allowances are included in the benefit formula for duration purposes, and claimants with the maximum weekly benefit (\$25) and maximum compensable dependents (four) can receive \$33 weekly for 26 weeks only if they have earned \$3,432 in the base period. In five States,¹¹ where full allowances for dependents are paid for weeks of partial benefits, the maximum potential benefits and allowances in a benefit year may be greater than the maximum augmented benefits for the maximum number of weeks of total unemployment provided in the law.

Waiting Period

The trend toward shorter waiting periods continued in the 1949 enactments. Nevada joined Maryland in eliminating the waiting-period requirement, and Minnesota, Nebraska, Ohio, and Wyoming reduced the waiting period from 2 weeks to 1 week. Four States¹² still require 2 weeks of initial waiting period; nine States¹³ require 2 or more weeks of partial unemployment in lieu of 1 week of total unemployment; and Texas retains the requirement of additional waiting weeks during a benefit year if unemployment is intermittent.

As a result of the 1949 legislation, 93 percent of the covered workers are now covered by 45 laws that require 1 week of total unemployment as an initial waiting period, 5 percent are in four States that require 2 weeks of total unemployment, and 2 percent

are in two States with no waiting-period requirement.

Availability and Disqualification

While potential benefits were increased in more than half the States, several States made it more difficult for individual claimants to draw benefits.

Active search for work.—The trend continued toward statutory requirements that claimants must not only be able to work and available for work but must also be "actively seeking work." Seven States added such provisions; in Vermont and Wisconsin the requirement is discretionary with the agency; in Colorado, Illinois, Kansas, Maine, and Ohio, it is mandatory. Maryland changed its "actively seeking work" provision from a requirement for eligibility for any week's benefits to a 10-week disqualification. These amendments bring to 22 the States with statutory provisions requiring an active search for work.¹⁴

Disqualification for special causes.—Nebraska, Pennsylvania, South Carolina, and Tennessee added a disqualification for fraudulent misrepresentation to obtain or increase benefits, making 33 States with such provisions. Five States (Arkansas, California, Maine, Utah, and Washington) increased the disqualification imposed for this cause.

Arkansas, Illinois, Kansas, and Vermont added a special disqualification for unemployment due to pregnancy; and Arkansas and Illinois added, while Wyoming deleted, a special disqualification for leaving work because of marital obligations. At the end of the sessions, 23 States had a special disqualification for unemployment due to pregnancy, 18 for marital obligations, and 29 for one or both of these causes.

Utah added a special disqualification for a discharge for gross misconduct, making 14 States with such provisions separate from the regular disqualification provision for a discharge for misconduct.

Increased disqualification periods.—Six States increased disqualification

Table 5.—Summary of maximum duration provisions in State unemployment insurance laws, 1948 and 1949

Maximum weeks of benefits	Number of States with specified maximum			
	1948, all States	1949		
		All States	Uniform duration	Variable duration
Total number of States.....	51	51	15	36
12-18.....	11	8	5	3
20.....	23	21	6	15
21-24.....	9	7	3	4
25.....	1	2	0	2
26 and 26+.....	7	13	1	12

periods for one or more of the major causes (voluntary leaving, discharge for misconduct, and refusal of suitable work). Arkansas changed the period from the week of the disqualifying act plus 1-5 weeks additional to the week of the disqualifying act plus 10 weeks of unemployment, for the three causes. Three States with variable disqualification up to the maximum duration of benefits increased the disqualification period when they increased the potential duration of benefits. In Colorado the maximum disqualification period for the three major causes is 20 weeks; in South Carolina, for a discharge for misconduct, 18 weeks; and in Texas, 24 weeks for voluntary leaving and discharge for misconduct and 12 weeks for refusal of suitable work, with mandatory reduction of benefits for all causes. Illinois changed from a variable 3-7 week disqualification for voluntary leaving to a flat disqualification of 6 weeks for which the claimant has registered for work. Ohio increased the disqualification for a discharge for just cause in connection with the work from 3 weeks to the week of the discharge plus 4 weeks but decreased the mandatory reduction of benefits from 6 weeks to 3 weeks.

Vermont limited good cause for voluntary leaving to causes attributable to the employer. Eighteen States now have such provisions.

Countertrend toward less strict eligibility or disqualification provisions.—During the same sessions, nine States relaxed the conditions for eligibility for benefits in one or more ways.

¹¹ Arizona, Connecticut, Nevada, North Dakota, and Wyoming.

¹² Colorado, Georgia, and Wisconsin, 2 weeks of total or partial unemployment; Montana, 2 weeks of total unemployment.

¹³ Alabama, Iowa, Massachusetts, Missouri, North Carolina, Rhode Island, and Tennessee require 2 weeks of partial unemployment. In New Hampshire, 1 week of partial unemployment suffices if it is followed by a week of total unemployment. In New York the 4 "effective days" which constitute the waiting period may be accumulated in 1, 2, 3, or 4 weeks.

¹⁴ For further detail on this provision and others described in this section see *Comparison of State Unemployment Insurance Laws*, op. cit., chapter IV.

Vermont modified its able-to-work requirement by providing that claimants who become disabled after qualifying for benefits may continue eligible as long as no work, suitable but for the disability, is offered and refused. Idaho, Maryland, Montana, Nevada, and Tennessee had earlier adopted similar provisions.

Colorado amended its voluntary quit provision so that good personal cause as well as good cause "attributable to the employer" may prevent disqualification for voluntary leaving. Alabama liberalized the voluntary leaving provision, eliminating disqualifications under certain specified conditions in case of sickness and for students. Wisconsin also liberalized the voluntary leaving provision by providing that, when a claimant accepts new work which he could have refused with good cause and leaves for the same good cause within 10 weeks, he may if otherwise eligible draw benefits based on previous employment.

Washington decreased the period of disqualification for voluntary leaving and discharge for misconduct from a variable 5-10 weeks to a flat 5 weeks. South Dakota reduced from 5 weeks to 1 week its minimum disqualification for a discharge for misconduct and a refusal of suitable work, while retaining the maximum disqualification of 10 weeks for these two causes, and added that weeks of disqualification must be weeks of unemployment for which claims are filed. Ohio reduced its disqualification for voluntary leaving from the duration of the unemployment and until the claimant has been reemployed and has earned at least four times his weekly benefit amount to the week of

quitting plus 4 weeks, but added a mandatory reduction of 3 weeks' benefits. Tennessee reduced its disqualification for discharge for gross misconduct from a cancellation of benefit rights for the quarter in which the act occurred and the 4 succeeding quarters to postponement of benefits for a period of 12-52 weeks following the act.

New Hampshire and Pennsylvania amended their provisions concerning disqualification on account of a labor dispute. Both limited disqualification for a stoppage of work by eliminating a labor dispute due to lock-out as a cause of disqualification.

Disqualifying income.—Seven States changed their provisions for disqualifying claimants for weeks in which they receive specified types of income. Arkansas, Hawaii, Rhode Island, and Tennessee repealed the disqualification for the receipt of old-age and survivors insurance benefits, and Maryland, New Hampshire, and Texas, for the receipt of an employer's pension. Arkansas, however, added as disqualifying income wages in lieu of notice and an employer's pension.

By the end of the 1949 sessions, only six States had disqualifications limited to voluntary leaving, discharge for misconduct, refusal of suitable work, and labor dispute. Twenty-two States now cancel or reduce benefit rights in case of disqualification for one or more of the three major causes; 16 States cancel or reduce benefit rights in case of disqualification for one or more of the special causes. Only 13 States have no provision for cancellation or reduction of benefits under some disqualifying circumstances.

Table 7.—Changes in maximum potential benefits, 1949 legislation

State	Basic benefits		Augmented benefits ¹	
	1949 amendment	Prior provision	1949 amendment	Prior provision
Arizona		\$240	\$312	
Arkansas	\$352	320		
Colorado	455	350		
Connecticut	624	525	² 936	\$792
Delaware	650	396		
Illinois ³	⁴ 650	520		
Iowa	500	400		
Kansas	540	360		
Maine	500	450		
Maryland		650	858	
Massachusetts		575	⁽⁴⁾	575
Michigan	480	400	² 640	560
Minnesota	625	400		
Montana	360	288		
Nebraska	400	324		
Nevada	650	400	962	520
New Hampshire	575	506		
North Carolina	500	320		
North Dakota		400	520	
Ohio	650	462	780	
Oklahoma	484	360		
Oregon	650	400		
Pennsylvania	600	480		
Tennessee	400	360		
Texas	480	324		
Vermont	500	400		
West Virginia	575	420		
Wisconsin	689	576		
Wyoming ⁵	500	400	² 620	

¹ Assuming weeks of total unemployment only; except in Michigan and Ohio, weeks of partial unemployment could increase augmented benefits in a benefit year (see table 8). In Maryland, additional base-period wages would be required.

² Increase due to increase in weeks of benefits in Connecticut and in basic benefits in Michigan.

³ Effective only for benefit years beginning on and after Jan. 1, 1950 (Wyoming); for uniform benefit year beginning Apr. 1, 1950 (Illinois).

⁴ Limited only by average weekly wage and by number of dependent children; claimant with 13 children under age 18 and average weekly wage of \$51 could draw \$1,173 in a benefit year.

Disparities in Benefits for Same Wage Credits

Most unemployment insurance laws have been amended at least once every 2 years since they were enacted in the years 1935-37.¹⁵ No two State laws were exactly alike in the beginning, and the differences are increased by amendments from year to year. The current differences in benefit provisions are shown, in part, in tables 1 and 4, which report the differences from State to State in minimum and maximum weekly and annual benefits and in the qualifying wages for such benefits. The diversities are emphasized in table 9, which shows the dif-

¹⁵ For earlier statements of differences in State laws, see Ruth Reticker, "State Unemployment Compensation Laws of 1945," *Social Security Bulletin*, July 1945, pp. 18-20, and "Variations in Benefit Rights Under State Unemployment Compensation Laws," June 1942, pp. 4-11.

Table 6.—Number of States with specified maximum basic weekly benefit and maximum weeks of benefits for total unemployment, 1949

Maximum weeks of benefits	Total number of States	Maximum basic weekly benefit									
		\$15	\$18	\$20	\$22	\$22.50	\$22.75	\$24	\$25	\$26	\$27
Total number of States-----	51	1	1	17	3	1	1	2	22	2	1
12-----	1			1							
16-----	5	1	1	2	1						
18-----	2			2							
20-----	21			10		1	1	1	7		
22-----	2			1	1						
23-----	3								3		
24-----	2			1					1		
25-----	2								2		
26-----	12				1			1	9	1	
26+-----	1									1	

Table 8.—Provisions for dependents' allowances in 11 State laws, as of December 1949

State	Weekly allowance per dependent	Limitations on weekly allowances	Minimum weekly benefit		Maximum weekly benefit		Full allowance for week of partial benefits	Maximum potential benefits in benefit year	
			Basic benefit	Maximum allowance	Basic benefit	Maximum allowance		Without dependents	With dependents
Alaska	\$2-5	Total allowances not more than 60 percent of weekly benefit amount.	\$8	\$5	\$25	\$15	Yes	\$625	\$625
Arizona	2	\$6	5	6	20	6	Yes	240	1 312
Connecticut	3	$\frac{1}{2}$ weekly benefit amount.	8	4	24	12	Yes	624	1 936
Dist. of Col.	1	\$3 ¹	6	3	20	10	Yes	400	1 400
Maryland	2	\$8	6	8	25	8	Yes	650	1 858
Massachusetts	2	Augmented benefit not more than average weekly wage. ⁴	6	0-4	25	12- ⁽⁴⁾	Yes	575	(⁴)
Michigan	1-2	Schedule \$1-\$3.	6	1	24	8	No ¹	480	640
Nevada	3	\$12 but augmented benefit not more than 6 percent of high-quarter wages.	8	0-4	25	12	Yes	650	1 962
North Dakota	2	Schedule \$2-\$6	5	2	20	6	Yes	400	1 520
Ohio	2.50	\$5	10	5	25	5	Yes	650	780
Wyoming	3	\$6 but augmented benefit not more than 8 percent of high-quarter wages.	7	0-3	25	6	Yes	500	1 620

¹ Assuming maximum weeks of total unemployment; weeks of partial unemployment could increase this amount, because full allowance is paid for each week of partial unemployment; in Maryland, depends on base-period wages. See footnote 3.

² Same maximum weekly benefit amount with or without dependents' allowance.

³ Dependents' allowances included within the duration formula. Claimant with maximum weekly benefit and maximum allowance may receive full 26 weeks of benefits if he has base-period wages of \$3,432. Weeks reduced for other claimants with dependents' allowances.

⁴ Average weekly wage figured as $\frac{1}{2}$ of 2 highest quarters' wages or $\frac{1}{2}$ of high quarter if no wages in second quarter. Minimum allowance figured as

$\frac{1}{2}$ of 2 quarters' wages of \$37.50 ($\frac{1}{4}$ of qualifying wage) up to 2 quarters of \$119.99 (maximum high-quarter wages for minimum weekly benefit amount). Maximum allowance figured as $\frac{1}{2}$ of \$460 (minimum high-quarter and qualifying wages for maximum weekly benefit amount) and of \$3,000 (maximum taxable wages). Maximum potential benefits in benefit year include dependents' allowances for each week of benefits; highest amount paid thus far is at rate of \$51 per week or \$1,173 per benefit year.

⁵ Dependents' allowance considered part of weekly benefit amount. Partially unemployed claimant gets $\frac{1}{2}$ weekly benefit amount, and therefore, only $\frac{1}{2}$ dependents' allowance.

⁶ Depending on high-quarter wages of claimant qualifying for minimum weekly benefit.

ferent benefits allowed from State to State for the same amounts of base-period and high-quarter wages in terms of five hypothetical claimants. These hypothetical claimants have high-quarter wages progressing from \$200 to \$850. Their base-period wages range from twice the high-quarter wages of the claimant with lowest assumed wages (\$400) to maximum taxable wages (\$3,000) that are equal to more than $3\frac{1}{2}$ times the high-quarter wages of the claimant with highest hypothetical high-quarter wage. In the States with annual-wage formulas, the base-period wages alone determine both weekly benefit amounts and maximum potential duration of benefits.

In a few States, it was necessary to make certain assumptions concerning the distribution of wages in the quarters of the base period in order to compute benefits payable. By the terms of the hypothetical wages, all

claimants have wages in at least 2 quarters, as required in 10 States. It is assumed that they all have wages in 3 quarters, as required in Missouri. Although Missouri has an 8-quarter base period, it is assumed that these claimants' wages were earned in the last 4 quarters, and their benefits have been computed on these wage credits alone; had these wages been duplicated in the prior year, all these claimants would have had maximum potential benefits in the benefit year instead of the weeks reported in table 9.

In Michigan and Wisconsin the weekly benefit amount depends on the average weekly wages, and duration of benefits depends on the number of weeks worked. For the purposes of table 9, it was assumed that the high quarter represents 13 weeks of work, and that all the base-period wages were earned at the same rate. Had other assumptions been

made, the entries for these States would have been different, but the maximum potential benefits would be only slightly affected. For example, if Claimant A had averaged \$15.30 a week in the high quarter (as assumed in the table), but had worked at \$10 a week for 20 more weeks, he would have been eligible under the Michigan law for weekly benefits of \$8 for 20 weeks instead of \$10 for $17\frac{1}{2}$ weeks. On the other hand, if he had worked at higher pay for fewer weeks but not less than 14 weeks, his weekly benefit would have been higher and his weeks of benefits would have been reduced accordingly. Ohio requires an individual to have had 14 weeks of employment and \$240 in wages during his base period to be eligible for benefits. It is not necessary to assume any specified number of weeks of employment in the high quarter; it is assumed that each claimant has at least 14 weeks within the base period. Inasmuch as Indiana and Minnesota require recent employment experience in terms of specified amounts of wages in the last 2 quarters of the base period, it is assumed that the wages of each hypothetical claimant include such recent wages.

Two low-wage claimants.—A is a claimant with high-quarter wages approximating the amount earned by not more than 5 percent of the claimants in all States in 1948. His base-period earnings of \$400, twice his high-quarter earnings, make him an insured worker in all States except Washington, which requires at least \$600. His \$200 high-quarter wages (\$15 a week if he has steady employment in that quarter) entitle him to the State's minimum weekly benefits of \$8 in Connecticut and Nevada, \$10 in four States, and \$15 in Oregon. In 43 States with minimum statutory weekly benefits of 50 cents to \$10, A's weekly benefit would vary from \$7 in Maine to \$14 in Utah with the current adjustment to the cost of living. In the 50 States, Claimant A would be entitled to weekly benefits of less than \$9 in 20 States, of \$9 in seven States, \$10 in 17 States, and more than \$10 in six States.

In 11 States a claimant like A would be entitled to dependents' allowances if he had dependents of the types described earlier. His maximum allow-

Table 9.—Weekly benefit amount for total unemployment and maximum potential benefits in a benefit year for five hypothetical claimants with specified high-quarter and base-period wages, by State, December 1, 1949

State	Claimant A: High-quarter wages of \$200 and base-period wages of \$400			Claimant B: High-quarter wages of \$325 and base-period wages of \$750			Claimant C: High-quarter wages of \$475 and base-period wages of \$1,300			Claimant D: High-quarter wages of \$650 and base-period wages of \$2,000			Claimant E: High-quarter wages of \$850 and base-period wages of \$3,000		
	Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits	
		Amount	Duration (weeks)		Amount	Duration (weeks)		Amount	Duration (weeks)		Amount	Duration (weeks)		Amount	Duration (weeks)
Basic benefit															
Alabama	\$8.00	\$133.00	16+	\$12.00	\$240.00	**20	\$18.00	\$360.00	**20	**\$20.00	**\$400.00	**20	**\$20.00	**\$400.00	**20
Alaska	10.00	134.00	13+	17.00	250.00	14+	24.00	434.00	18+	**\$25.00	**\$625.00	**25	**\$25.00	**\$625.00	**25
Arizona	10.00	120.00	U 12	17.00	204.00	U 12	**\$20.00	**\$240.00	U 12	**\$20.00	**\$240.00	U 12	**\$20.00	**\$240.00	U 12
Arkansas	9.00	135.00	15	14.00	224.00	**16	19.00	304.00	**16	**\$22.00	**\$352.00	**16	**\$22.00	**\$352.00	**16
California	11.00	200.00	18+	17.00	375.00	22+	22.00	572.00	**26	**\$25.00	**\$650.00	**26	**\$25.00	**\$650.00	**26
Colorado	8.00	133.33	16+	13.00	250.00	19+	19.00	380.00	**20	**\$22.75	**\$455.00	**20	**\$22.75	**\$455.00	**20
Connecticut	**8.00	110.00	13+	13.00	190.00	14+	18.00	330.00	18+	**\$24.00	**\$510.00	21+	**\$24.00	**\$510.00	**26
Delaware	8.00	100.00	12+	13.00	187.50	14+	19.00	325.00	17+	**\$25.00	**\$500.00	20	**\$25.00	**\$500.00	**26
District of Columbia	9.00	180.00	**20	15.00	300.00	**20	**\$20.00	**\$400.00	**20	**\$20.00	**\$400.00	**20	**\$20.00	**\$400.00	**20
Florida	10.00	100.00	10	14.00	188.00	13+	**\$15.00	**\$240.00	**16	**\$15.00	**\$240.00	**16	**\$15.00	**\$240.00	**16
Georgia	8.00	128.00	U 16	14.00	224.00	U 16	**\$18.00	**\$288.00	U 16	**\$18.00	**\$288.00	U 16	**\$18.00	**\$288.00	U 16
Hawaii	8.00	160.00	U 20	13.00	260.00	U 20	19.00	380.00	U 20	**\$25.00	**\$500.00	U 20	**\$25.00	**\$500.00	U 20
Idaho	**10.00	120.00	12	15.00	180.00	12	19.00	304.00	16	**\$20.00	**\$400.00	**20	**\$20.00	**\$400.00	**20
Illinois 1	**10.00	170.00	17	16.50	275.00	16+	24.00	440.00	18+	**\$25.00	**\$650.00	**25	**\$25.00	**\$650.00	**25
Indiana 2	8.00	100.00	12+	13.00	187.00	14+	19.00	325.00	17+	**\$20.00	**\$400.00	**20	**\$20.00	**\$400.00	**20
Iowa	10.00	133.33	13+	16.25	250.00	15+	**\$22.50	**\$450.00	19+	**\$22.50	**\$450.00	**20	**\$22.50	**\$450.00	**20
Kansas	8.00	134.00	16+	13.00	250.00	19+	19.00	380.00	**20	**\$25.00	**\$500.00	**20	**\$25.00	**\$500.00	**20
Kentucky 3	9.00	198.00	U 22	12.00	264.00	U 22	17.00	374.00	U 22	**\$20.00	**\$440.00	U 22	**\$20.00	**\$440.00	U 22
Louisiana	10.00	134.00	13+	17.00	250.00	14+	24.00	434.00	18+	**\$25.00	**\$500.00	**20	**\$25.00	**\$500.00	**20
Maine 4	7.00	140.00	U 20	10.00	200.00	U 20	16.00	320.00	U 20	**\$20.00	**\$400.00	U 20	**\$25.00	**\$500.00	U 20
Maryland	8.00	100.00	12+	13.00	188.00	14+	18.00	325.00	18+	**\$25.00	**\$500.00	20	**\$25.00	**\$500.00	**26
Massachusetts	11.00	120.00	10+	17.00	225.00	13+	24.00	390.00	16+	**\$25.00	**\$575.00	**23	**\$25.00	**\$575.00	**23
Michigan 5	10.00	175.00	17½	16.00	320.00	**20	22.00	440.00	**20	**\$24.00	**\$480.00	**20	**\$24.00	**\$480.00	**20
Minnesota 6	11.00	165.00	15	15.00	270.00	18	19.00	361.00	19	22.00	462.00	21	**\$25.00	**\$625.00	**25
Mississippi	8.00	128.00	U 16	13.00	208.00	U 16	19.00	304.00	U 16	**\$20.00	**\$320.00	U 16	**\$20.00	**\$320.00	U 16
Missouri 7	8.00	100.00	12+	13.00	187.50	14+	19.00	325.00	17+	**\$20.00	**\$400.00	**20	**\$20.00	**\$400.00	**20
Montana	9.00	162.00	U 18	15.00	270.00	U 18	**\$20.00	**\$360.00	U 18	**\$20.00	**\$360.00	U 18	**\$20.00	**\$360.00	U 18
Nebraska	8.00	132.00	16½	14.00	252.00	18	**\$20.00	**\$400.00	**20	**\$20.00	**\$400.00	**20	**\$20.00	**\$400.00	**20
Nevada	**8.00	134.00	16+	13.00	250.00	19+	19.00	434.00	22+	**\$25.00	**\$650.00	**26	**\$25.00	**\$650.00	**26
New Hampshire 8	9.00	207.00	U 23	12.00	276.00	U 23	18.00	414.00	U 23	**\$25.00	**\$575.00	U 23	**\$25.00	**\$575.00	U 23
New Jersey	10.00	134.00	13+	15.00	250.00	16+	**\$22.00	**\$434.00	19+	**\$22.00	**\$572.00	**26	**\$22.00	**\$572.00	**26
New Mexico	8.00	160.00	**20	13.00	260.00	**20	19.00	380.00	**20	**\$20.00	**\$400.00	**20	**\$20.00	**\$400.00	**20
New York	**10.00	**260.00	U 26	14.00	364.00	U 26	21.00	546.00	U 26	**\$28.00	**\$676.00	U 26	**\$28.00	**\$676.00	U 26
North Carolina 9	8.50	170.00	U 20	12.50	250.00	U 20	16.00	320.00	U 20	21.00	420.00	U 20	**\$25.00	**\$500.00	U 20
North Dakota	9.00	180.00	U 20	15.00	300.00	U 20	**\$20.00	**\$400.00	U 20	**\$20.00	**\$400.00	U 20	**\$20.00	**\$400.00	U 20
Ohio	11.00	267.00	24+	16.00	416.00	**26	21.00	546.00	**26	**\$25.00	**\$650.00	**26	**\$25.00	**\$650.00	**26
Oklahoma	10.00	134.00	13+	17.00	250.00	14+	**\$22.00	**\$434.00	19+	**\$22.00	**\$484.00	**22	**\$22.00	**\$484.00	**22
Oregon 10	**15.00	**100.00	6+	16.00	180.00	11+	19.00	320.00	16+	22.00	500.00	22+	**\$25.00	**\$650.00	**26
Pennsylvania	**8.00	112.00	14	13.00	221.00	17	19.00	380.00	20	**\$25.00	**\$575.00	23	**\$25.00	**\$600.00	**24
Rhode Island	**10.00	130.00	13	16.00	208.00	13	24.00	364.00	15+	**\$25.00	**\$546.00	21+	**\$25.00	**\$650.00	**26
South Carolina	10.00	180.00	U 18	16.00	288.00	U 18	**\$20.00	**\$360.00	U 18	**\$20.00	**\$360.00	U 18	**\$20.00	**\$360.00	U 18
South Dakota	10.00	120.00	12	15.00	180.00	12	**\$20.00	**\$300.00	15	**\$20.00	**\$400.00	**20	**\$20.00	**\$400.00	**20
Tennessee	8.00	160.00	U 20	13.00	260.00	U 20	19.00	380.00	U 20	**\$20.00	**\$400.00	U 20	**\$20.00	**\$400.00	U 20
Texas	8.00	180.00	10	13.00	150.00	11+	19.00	290.00	13+	**\$20.00	**\$400.00	20	**\$20.00	**\$480.00	**24
Utah 11	14.00	210.00	**15	21.00	315.00	**15	**\$25.00	**\$400.00	16	**\$25.00	**\$475.00	19	**\$25.00	**\$500.00	**20
Vermont	10.00	200.00	U 20	14.00	280.00	U 20	19.00	380.00	U 20	**\$25.00	**\$500.00	U 20	**\$25.00	**\$500.00	U 20
Virginia	8.00	96.00	12	13.00	182.00	14	19.00	304.00	**16	**\$20.00	**\$320.00	**16	**\$20.00	**\$320.00	**16
Washington 12	Incl.	Incl.	Incl.	11.00	176.00	16	17.00	374.00	22	24.00	624.00	**26	**\$25.00	**\$650.00	**26
West Virginia 13	9.00	207.00	U 23	12.00	276.00	U 23	17.00	391.00	U 23	21.00	483.00	U 23	**\$25.00	**\$575.00	U 23
Wisconsin 14	10.00	175.00	17½	14.00	280.00	20	19.00	456.00	24	25.00	662.50	**26½	**\$26.00	**\$689.00	**26½
Wyoming	10.00	100.00	10	17.00	187.00	11	24.00	336.00	14	**\$25.00	**\$500.00	**20	**\$25.00	**\$500.00	**20
Basic benefit plus maximum allowances for dependents 1															
Alaska 15	16.00	134.00	8+	28.00	250.00	8+	39.00	434.00	11+	**\$40.00	**\$625.00	15+	**\$40.00	**\$625.00	15+
Arizona	16.00	192.00	U 12	23.00	276.00	U 12	**\$28.00	**\$312.00	U 12	**\$28.00	**\$312.00	U 12	**\$28.00	**\$312.00	U 12
Connecticut	12.00	166.00	13+	19.50	287.50	14+	**\$27.00	**\$501.00	18+	**\$36.00	**\$774.00	21+	**\$36.00	**\$936.00	**26
District of Columbia	12.00	240.00	**20	18.00	360.00	**20	**\$20.00	**\$400.00	**20	**\$20.00	**\$400.00	**20	**\$20.00	**\$400.00	**20
Maryland 16	16.00	100.00	6+	21.00	188.00	8+	26.00	325.00	12+	**\$33.00	**\$500.00	15+	**\$33.00	**\$750.00	22+
Massachusetts 17	16.00	175.00	10+	25.00	337.00	13+	37.00	611.00	16+	50.00	1,150.00	**23	49.00	1,173.00	**23
Michigan 18	14.00	245.00	17½	23.00	460.00	**20	30.00	600.00	**20	**\$32.00	**\$640.00	**20	**\$32.00	**\$640.00	**20
Nevada	12.00	202.00	16+	20.00	390.00	19+	29.00	664.00	22+	**\$37.00	**\$962.00	**26	**\$37.00	**\$962.00	**26
North Dakota	13.00	260.00	U 20	21.00	420.00	U 20	**\$26.00	**\$520.00	U 20	**\$26.00	**\$520.00	U 20	**\$26.00	**\$520.00	U 20
Ohio	16.00	392.00	24+	21.00	546.00	**26	26.00	676.00	**26	**\$30.00	**\$780.00	**26	**\$30.00	**\$780.00	**26
Wyoming 19	16.00	160.00	10	23.00	253.00	11	30.00	420.00	14	**\$31.00	**\$620.00	**20	**\$31.00	**\$620.00	**20

* Indicates minimum weekly benefit amount, minimum potential annual benefits, or minimum weeks of benefits for total unemployment.

** Indicates maximum weekly benefit amount, maximum potential annual benefits, or maximum weeks of benefits, other than uniform duration.

U Indicates uniform duration for all eligible claimants.

Incl. Indicates ineligibility on basis of qualifying wages.

1 Effective uniform benefit year beginning Apr. 1, 1950.

2 Assuming \$150 wage credits in last 2 quarters of base period; otherwise, claimants would be ineligible.

3 Annual-wage formula; high-quarter wages not used in computing weekly benefit amount.

4 Average weekly-wage formula; benefits are figured on further assumption that the high quarter represents 13 weeks of employment and all base-period employment was at the same average wage.

5 Base period of 8 quarters. If in preceding 4 quarters wages were equal to wages assumed for 4 quarters, maximum potential benefits in a benefit year would be increased to maximum weeks specified in law.

* Benefits are figured on present cost-of-living adjustment above normal scale of \$5-20; weeks of duration are correspondingly reduced below the normal maximum of 25 weeks.

7 Represents benefits with allowance for maximum compensable dependents at each level.

8 In Alaska and Maryland, maximum weeks of benefits for each claimant are reduced by payment of dependents' allowances. In Massachusetts, where augmented benefits are limited to average weekly wage in 2 highest quarters of base period, it is assumed that high-quarter wages prevail in next higher quarter also; result gives allowance for 3 dependents for claimant A, 4 dependents for claimant B, 7 dependents for claimant C, 13 dependents for claimant D, but for A, C, and D only half allowance for the last dependent; same assumption would give claimant E an allowance for 21 dependent children under age 18, but assumption is made that he has only 13 such dependents. In Wyoming, dependents' allowances effective with benefit years beginning on or after Jan. 1, 1950.

ance would vary from \$3 to \$8, depending on the State's formula; his basic benefits of \$8 to \$11 would be increased to \$12 in three States, \$13 in one, \$14 in one, and \$16 in six.

If A remained unemployed and eligible, he could draw benefits for from 6+ weeks in Oregon to 26 weeks in New York. In 20 States he would be entitled to 10 but less than 15 weeks; in 16 States, to 15 but less than 20 weeks; in 12, to 20 but less than 25 weeks. Among the States in which duration is computed on the basis of the individual's wages, he would be eligible for the statutory minimum duration of 15 weeks in Utah, and for the maximum potential duration of 20 weeks in the District of Columbia and New Mexico. In Alaska and Maryland he would have his potential weeks of benefits reduced if he drew dependents' allowances.

The most that a claimant like A could draw in a benefit year would vary from \$80 in Texas to \$267 in Ohio. In Virginia such benefits would be \$96; in 29 States, \$100 but less than \$150; in 13 States, \$150 but less than \$200; in five States, \$200 but less than \$250; in New York, \$260. In Alaska and Maryland, A's maximum potential benefits would be the same whether he had any dependents or not. In the other nine States with such allowances, his basic benefits of \$100 to \$267 would be increased to a range of \$160 to \$392.

Claimant B has high-quarter wages of \$325 (an average of \$25 per week) and base-period wages of \$750, proportionately more outside the high quarter than A. Such a claimant would be an insured worker in all States. His basic weekly benefit amount would vary from \$10 in Maine to \$21 in Utah with its cost-of-living allowance. In the largest number of States (15), it would be \$13, and in the median State, \$14.

B's maximum weeks of benefits would vary from 11 in Wyoming to 26 in New York. In 18 States his maximum duration would be less than 15 weeks; in 17 States, more than 20 weeks; in the median State, 18 weeks. In the States with individual duration, B would have the statutory minimum duration (15 weeks) in Utah and the maximum duration in Alabama, Ar-

kansas, the District of Columbia, Michigan, New Mexico, and Ohio.

B's maximum potential benefits in a benefit year vary from \$150 in Texas to \$416 in Ohio. In 23 States the maximum would be less than \$250; in seven States, more than \$300; in the median State, \$250.

Dependents' allowances may increase B's weekly benefit (\$13 to \$17) by \$3 to \$11, so that his augmented weekly benefit would be \$18 to \$28. They may increase his maximum potential benefits from a range of \$187 to \$416 to a range of \$253 to \$546 in the nine States where potential benefits are increased by dependents' allowances.

The middle claimant.—Claimant C has high-quarter wages of \$475 (an average of \$36 a week if it was a quarter of full employment) and base-period wages of \$1,300. For the country as a whole, his high-quarter wages are below the average. His weekly benefit would vary from \$15 in Florida to \$25 in Utah. In the largest number of States (19) he would be eligible for \$19; in 11 States, for less than \$19, and in 21 States, for \$20 to \$25. In 13 States he would be eligible for the State's maximum weekly benefit of \$15 to \$25.

C's maximum weeks of benefits in a benefit year would vary from 12 in Arizona to 26 in New York. Only in 23 States would he be entitled to benefits for 20 weeks or more. In 12 States with individual duration his maximum duration would be the State's maximum of 16 to 26 weeks.

C's maximum potential basic benefits would vary from \$240 in Arizona and Florida to \$572 in California. In 18 States his maximum potential benefits would be less than \$350; in 16 States, \$350 but less than \$400; in 17 States, \$400 or more. In eight States where he would be eligible for the State's maximum weekly benefit amount and maximum weeks of benefits, his benefits would vary from \$240 to \$400. However, in 13 States where he would not be entitled to the State's maximum potential benefits, he would be entitled to more than \$400.

With maximum compensable dependents, Claimant C's weekly benefit would be increased by \$5 to \$15 in 10 States; in the District of Columbia he would get the same maximum (\$20)

with or without dependents. In the 10 States his basic benefits would range from \$18 to \$24; his augmented benefits, from \$26 to \$39. His maximum potential benefits in a benefit year would not be increased, and his potential weeks of benefits would be decreased in Alaska and Maryland. In the other eight States his maximum potential benefits would be increased from a range of \$240 to \$546 in basic benefits to a range of \$312 to \$676 in augmented benefits.

Two high-wage claimants.—Claimant D is a comparatively high-wage claimant; only a third of the covered workers had higher wages in their high quarter in 1948. His high-quarter wages are \$650, or \$50 a week; his base-period wages of \$2,000 represent more than 3 quarters of full-time work. He would be entitled to basic weekly benefits varying from \$15 in Florida to \$26 in New York; in the median State to \$22. In 44 States he would get the State maximum; in most of these States with a high-quarter formula, the State maximum reduces his benefit amount as computed. In six States with annual-wage formulas and maximum weekly benefits of \$25, D's annual earnings of \$2,000 would entitle him to only \$20, \$21, or \$22. In Wisconsin, with the assumptions stated on page 20, D's average weekly wage of \$50 a week would give him weekly benefits of \$25, \$1 less than the State maximum.

Because of the variety of State formulas, Claimant D would be entitled to weeks of benefits for total unemployment, varying from 12 in Arizona to 26½ in Wisconsin; in the median State, he would be entitled to 20 weeks. In nine States his maximum duration would be less than 20 weeks; in eight States more than 25.

In 42 States, Claimant D would be entitled to maximum weeks of benefits. In six States with variable duration and maximum duration of 25 or 26 weeks, his base-period wages would entitle him to only 20, 21, or 22 weeks; in Pennsylvania with a maximum of 24 weeks, Claimant D could qualify for only 23 weeks, and in Utah with a maximum of 20, for only 19 weeks.

The maximum potential benefits to which Claimant D would be entitled would vary from \$240 in Arizona and

Florida to \$676 in New York. In eight States, these benefits would be less than \$400; in 22 States, \$500 or more; and in eight of these 22 States, \$600 or more; in the median State, \$480. In 37 States, Claimant D's maximum potential basic benefits would be at the State's maximum, with benefits ranging from \$240 to \$676. In the other 14 States he would miss the maximum potential benefits by \$25 to \$163. In these States, with maximum potential benefits ranging from \$500 to \$689, D's maximum potential benefits would range from \$400 to \$662.50.

With maximum compensable dependents, Claimant D's high-quarter wages would entitle him to the maximum augmented benefits (\$26 to \$40) in nine States that provide such allowances. In Massachusetts, if his high-quarter wages were duplicated in a second quarter and if he had more than 12 dependent children under age 18, he would be entitled to augmented benefits of \$50 per week. In eight States his maximum potential benefits would be increased from a range of \$240 to \$650 to a range of \$312 to \$1,150; in Maryland and Alaska, with maximum weekly dependents' allowances, his weeks of benefits would be reduced to 15+.

E is a high-wage claimant with the maximum taxable base-period wages (\$3,000) and high-quarter wages of \$850. He is entitled to maximum basic weekly benefit, maximum statutory weeks of benefits, and maximum potential benefits in the benefit year in all States. Hence the basic benefit entries for E are comparable to the maximum amounts indicated in tables 1 and 4.

With maximum compensable dependents, in 10 States E's basic weekly benefit of \$20 to \$25 is increased by \$5 to \$15 or more to a range of \$26 to

\$40, and in nine States his potential benefits would be increased from \$240 to \$650 to a range of \$312 to \$1,173. The \$51 per week and \$1,173 per year to which he would be entitled in Massachusetts if he had 13 dependent children under age 18 are not the maximum payable under the law but the maximum paid thus far; if the number of his dependents was larger, his dependents' allowances would be larger. In Alaska, dependents' allowances would decrease Claimant E's maximum potential weeks of benefits by increasing his weekly benefit amount without increasing his maximum potential benefits. In Maryland, Claimant E, with dependents, could receive only \$75 more than if he had no dependents, since his maximum potential augmented benefits are limited to $\frac{1}{4}$ of his base-period wages. Receipt of maximum weekly dependents' allowances would reduce his weeks of benefits from 26 to 22+.

Effect of Diversity

It should be clear that the trend in State laws is not toward uniformity but toward greater and greater diversity. Under the present State laws the maximum potential benefits for the lowest-wage claimant who qualifies for benefits are greater in New York (\$260) than the maximum basic benefits payable to any claimant in Arizona or Florida. Table 9 shows instance after instance where a claimant with the same wage credits may get more than twice as high basic weekly benefits, more than three times as much potential annual benefits, and more than four times as many weeks of benefits in the high State as in the low State. Furthermore, the "high" and "low" States cited above show that some State formulas give high benefits in one respect and low in an-

other, or high at one level and low at another.

In the field of disqualification, diversities are as great. A claimant disqualified for voluntary leaving in Arizona may have his benefits postponed for 4 weeks; in Colorado a claimant similarly situated may have a disqualification five times as long and in Texas six times as long and in addition have all his wage credits for a year wiped out.

Nor are the seeming inequities limited to claimants. An employer whose reserve is 7 percent of his annual or average annual pay roll is entitled to a contribution rate of 2.7 in three States (Kentucky, North Carolina, and South Dakota) and to a rate of less than 1 percent in seven States.¹¹ If his reserve increases to 10 percent of his pay roll he will be entitled to a contribution rate of 1.9 percent in Idaho and to a zero rate in four States (Colorado, Hawaii, South Dakota, and Wisconsin).

This variety among all the provisions of State laws—coverage, benefits, disqualification, experience rating, tax rates—and the resultant complexities of interpretation and administration are one cause of misunderstanding and criticism of the program. For employers with multi-State operations—and tax and reporting responsibility—the divergent State systems and the seeming interstate competition are confusing. For interstate workers who must file claims for benefits in one State for determination under the law of another State or who must appeal their benefit rights in a distant State, the system inevitably leads to delays and misunderstanding.

¹¹ The District of Columbia, 0.1; Nebraska, 0.5; Kansas, 0.85; Colorado, New Jersey, Ohio, and South Dakota, 0.9 percent.

Recent Publications in the Field of Social Security*

Social Security Administration

CHILDREN'S BUREAU. *Essentials of Adoption Law and Procedure.* (Bureau Publication No. 331—1949.) Washington: U. S. Govt. Print. Off., 1949. 27 pp. 15 cents.

Discusses the legal and social aspects of adoption and suggests provisions for inclusion in a State adoption law.

General

"Benefit Plans in Agreements of AFL Tobacco Workers." *Monthly Labor Review*, Washington, Vol. 69, Oct. 1949, pp. 371-376. 40 cents.

BOECKEL, RICHARD M. "Record of the 81st Congress (First Session)." *Editorial Research Reports*, Washington, Vol. 2, Oct. 20, 1949, pp. 671-743. \$1.

Includes a discussion of President Truman's proposals for a comprehensive social welfare program—prepaid medical care, social security expansion, aid to education, and public housing.

COLE, G. D. H. *British Social Services.* London: Published for the British Council by Longmans, Green & Co., 1948. 41 pp. 1s.

Describes the origin and growth of social services in Great Britain. Lists important acts of Parliament and other public developments bearing on the social services from 1536 through 1948.

COMMUNITY SURVEYS, INC. *Crossroads (An Analytical Study of Health and Welfare Services in Greater Hartford, Conn.), 1947.* Hartford: The Greater Hartford Community Council, 1948. 304 pp. Processed. \$2.

COUNCIL OF STATE GOVERNMENTS. COMMITTEE ON FEDERAL GRANTS-IN-

*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

AID. Federal Grants-In-Aid: Report of the Committee on Federal Grants-In-Aid. Chicago: The Council, 1949. 322 pp. \$3.50.

Detailed information on Federal grants-in-aid. Gives the background and development of Federal grants, outlines the over-all aspects of Federal aid, and describes the individual grant programs and their problems, policies, and operation.

EVANS, THOMAS L. "Social Security Proposals: A Realistic Cost Analysis." *The Controller*, New York, Vol. 17, Oct. 1949, pp. 463-466 f. 50 cents.

Considers the possible cost to private industry.

HARRIS, SEYMOUR E. *Economic Planning: The Plans of Fourteen Countries, With Analyses of the Plans.* New York: Alfred A. Knopf, 1949. 577 pp. \$6.

HOLLIS, FLORENCE. *Women in Marital Conflict: A Casework Study.* New York: Family Service Association of America, 1949. 236 pp. \$3.50.

A study of marriage conflict and its treatment in 100 families, selected according to a random pattern. Describes, classifies, and criticizes treatment methods.

HUMES, HELEN M., and CHUBB, LOUISE. "Family Spending for Housing in Three Cities, 1947." *Monthly Labor Review*, Washington, Vol. 69, Oct. 1949, pp. 377-384. 40 cents.

A study made in Manchester, N. H., Richmond, Va., and Washington, D. C.

JOHNSON, PALMER O. *Statistical Methods in Research.* New York: Prentice-Hall, Inc., 1949. 377 pp. \$5.

POLISH RESEARCH AND INFORMATION SERVICE. *Social Welfare in Poland.* New York: The Service, Mar. 1949. 18 pp. Processed.

SACKMAN, MORRIS. *Welfare Collective Bargaining in Action.* (Research Bulletin No. 3.) Ithaca: Cornell University, New York School of Industrial and Labor Relations, July 1949. 48 pp. 15 cents.

"A study of the health and welfare fund of the Joint Board, Dress and Waistmakers' Union of New York City and vicinity."

UNITED NATIONS. *Demographic Yearbook, 1948.* Prepared by the Sta-

tistical Office of the United Nations in collaboration with the Department of Social Affairs. Lake Success: United Nations, 1949. 596 pp. \$7.

UNITED NATIONS. DEPARTMENT OF SOCIAL AFFAIRS. *International Exchange of Social Welfare Personnel.* (Technical Assistance for Social Progress, No. 1.) Lake Success: United Nations, 1949. 112 pp. 80 cents.

U. S. CONGRESS. STAFF OF THE JOINT COMMITTEE ON INTERNAL REVENUE TAXATION. *A Comparison Between the Recommendations of the Committee on Finance's Advisory Council on Social Security and the Provisions of H. R. 6000, The Social Security Act Amendments of 1949.* Washington: U. S. Govt. Print. Off., 1949. 17 pp.

WARE, NORMAN. *Wealth and Welfare: The Backgrounds of American Economics.* New York: William Sloane Associates, Inc., 1949. 231 pp. \$2.50.

WILSON, GERTRUDE, and RYLAND, GLADYS. *Social Group Work Practice: The Creative Use of the Social Process.* Boston: Houghton Mifflin Co., 1949. 687 pp. \$5.

Describes the knowledge and skills a social worker should have to successfully carry on social group work.

ZWEIG, F. *Labour, Life and Poverty.* London: Victor Gollancz, Ltd., 1949. 201 pp. \$1.50.

A study of the problems of poverty, based on informal interviews with more than 400 workingmen.

Retirement and Old Age

BROWER, F. BEATRICE. "Steel Formula—New Pattern in Pensions?" *Conference Board Management Record*, New York, Vol. 11, Oct. 1949, pp. 426-428 ff.

Contributory versus noncontributory pension plans.

BUREAU OF NATIONAL AFFAIRS. *Handbook for Pension Planning.* Washington: The Bureau, 1949. 363 pp. \$5.

Includes Designing a Pension Plan, by Denis B. Maduro; Qualifying a Plan: Tax and Legal Aspects of Pension Planning, by Gustave Simons; Financing a Pension Plan, by John B. St. John; How Much is It Going to Cost? by William W. Fellers; Amending or Terminating a Plan, by N. Matthew Gottesmann; How Benefits are Taxed to Employees, by Fleming

(Continued on page 26)

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-49

[In thousands; data corrected to Dec. 2, 1949]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs						
		Monthly retirement and disability benefits ¹				Survivor benefits				Temporary disability benefits ²		State unemployment insurance laws ³	Service-men's Readjustment Act ⁴	Railroad Unemployment Insurance Act ⁵	Readjustment allowances to self-employed veterans ⁶			
		Social Security Act	Railroad Retirement Act	Civil Service Commission ⁷	Veterans Administration	Monthly				Lump-sum ⁸								
						Social Security Act ⁹	Railroad Retirement Act ¹⁰	Civil Service Commission ¹¹	Veterans Administration ¹²	Social Security Act	Other ¹³							
Number of beneficiaries																		
1948																		
October		1,352.7	222.6	133.5	2,295.7	901.2	109.9	3.6	955.3	15.5	12.1	23.7	34.5	658.7	245.7	22.5	46.2	
November		1,370.6	224.0	134.2	2,296.2	909.4	111.4	4.1	961.2	14.3	11.8	23.2	37.0	730.8	251.0	26.3	39.1	
December		1,394.7	226.1	135.1	2,296.1	919.9	113.1	4.6	963.5	15.9	10.3	23.3	38.2	939.4	330.7	42.0	39.2	
1949																		
January		1,422.9	227.0	136.8	2,295.4	928.9	114.4	5.4	972.5	15.3	11.8	23.7	37.0	1,212.3	495.1	64.1	37.7	
February		1,454.1	227.9	138.0	2,297.4	939.4	115.9	6.2	977.0	15.6	10.2	24.2	34.7	1,466.0	634.0	82.9	51.6	
March		1,489.1	229.4	139.2	2,302.2	952.8	117.6	7.2	979.9	21.0	6.4	26.4	34.9	1,788.0	688.4	110.4	64.1	
April		1,516.3	230.9	140.1	2,305.6	964.1	119.3	8.0	981.8	17.8	4.1	28.7	31.1	1,598.3	624.7	133.6	68.4	
May		1,542.5	232.6	141.2	2,309.2	974.6	120.6	8.6	987.5	17.5	21.5	30.0	28.1	1,718.3	552.7	76.3	71.3	
June		1,568.9	234.2	143.2	2,313.5	985.4	121.9	9.4	959.7	17.7	13.5	31.0	29.5	1,809.0	548.1	77.8	68.7	
July		1,588.2	235.1	143.9	2,321.3	990.2	122.8	9.7	961.7	15.3	9.0	28.7	24.6	1,717.4	606.4	80.1	60.2	
August		1,615.8	236.6	145.2	2,324.8	997.8	123.6	10.3	963.2	17.9	11.1	30.0	37.5	1,951.7	218.3	127.3	48.2	
September		1,636.6	237.6	146.7	2,326.6	1,008.4	124.8	11.0	964.6	16.7	10.5	28.6	36.0	1,738.0	95.2	126.6	5.8	
October		1,656.5	239.1	148.0	2,333.1	1,017.4	125.8	11.7	967.2	15.4	11.2	28.8	35.3	1,527.1	64.2	180.3	3.7	
Amount of benefits ¹⁴																		
1940		\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700		\$15,961		
1941		1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537		
1942		1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084		6,268		
1943		921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917		
1944		1,119,686	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,113	582	\$102	
1945		2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,866	114,955	2,359	11,675	
1946		5,151,594	230,285	149,188	96,418	1,268,984	130,139	1,817	333,640	27,267	30,510	4,761		1,094,850	1,491,294	39,917	252,424	
1947		4,698,642	299,830	177,053	108,691	1,676,029	153,109	19,283	382,515	29,517	33,115	22,025	\$11,368	776,164	772,368	39,401	198,174	
1948		4,502,775	366,887	208,642	134,886	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	26,272	30,843	793,265	426,560	28,590	83,598
1949																		
October		346,896	30,173	18,532	12,200	139,417	14,342	2,768	163	38,176	2,507	2,685	2,166	3,108	55,435	19,258	1,494	4,472
November		360,469	30,613	18,551	12,455	144,822	14,492	2,804	175	38,464	2,342	2,904	2,207	3,250	62,151	20,088	1,695	3,356
December		390,428	31,188	18,819	12,700	145,545	14,684	2,847	212	39,178	2,612	2,539	2,329	3,475	79,966	27,997	2,608	3,639
1949																		
January		426,024	31,900	18,893	12,530	144,985	14,854	2,879	208	39,203	2,509	2,712	2,169	3,204	103,011	39,849	4,059	3,059
February		441,590	32,688	18,977	12,719	138,706	15,049	2,916	250	39,990	2,571	2,533	2,099	2,772	115,268	47,103	4,998	3,951
March		501,858	33,556	19,092	12,846	140,283	15,297	2,959	279	39,749	3,410	2,274	2,634	3,153	152,204	60,766	7,648	5,708
April		477,092	34,246	19,208	12,942	141,261	15,504	3,002	304	39,216	2,914	1,787	2,659	2,715	136,558	50,423	8,905	5,448
May		485,046	34,928	19,335	12,931	142,639	15,703	3,036	315	40,207	2,842	4,182	2,912	2,554	146,712	44,618	5,414	6,718
June		491,115	35,615	19,461	13,067	139,513	15,904	3,071	337	40,022	2,893	3,011	3,003	2,608	184,696	45,797	5,542	6,576
July		482,323	36,139	19,532	13,156	136,308	15,993	3,097	365	39,554	2,501	2,196	2,687	2,071	148,767	48,938	5,553	5,466
August		493,469	36,869	19,641	13,256	141,983	16,167	3,120	402	40,767	2,944	2,602	3,074	3,364	170,629	24,135	9,107	4,909
September		454,638	37,410	19,720	13,359	138,180	16,365	3,152	430	39,606	2,754	2,570	2,786	3,217	154,067	8,775	8,983	864
October		440,136	37,911	19,838	13,456	141,459	16,540	3,182	470	39,761	2,539	2,725	2,730	3,284	135,707	5,462	14,298	384

¹ Under the Social Security Act, old-age retirement benefits (primary and wife's benefits and benefits to children of primary beneficiaries), partly estimated. Under the other 3 systems, benefits for age and disability.

² Data for civil-service retirement and disability fund (including Alaska Railroad and Canal Zone funds, integrated since July 1949 with principal fund); includes payments to Canal Zone construction-period workers administered by the Commission. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

³ Widow's, widow's current, parent's, and child's benefits. Partly estimated.

⁴ Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.

⁵ Payments to widows, parents, and children of deceased veterans.

⁶ Number of decedents on whose account lump-sum payments were made.

⁷ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

⁸ Compensation for temporary disability payable in Rhode Island beginning April 1943, in California beginning December 1946, in New Jersey beginning

January 1949, and under the Railroad Unemployment Insurance Act beginning July 1947. Excludes benefits under private plans in California and New Jersey.

⁹ Represents average weekly number of beneficiaries.

¹⁰ Represents average number of beneficiaries in a 14-day registration period.

¹¹ Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

¹² Number and amount of claims paid under the Servicemen's Readjustment Act.

¹³ Payments: amounts certified, under the Social Security Act, the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Data for all programs except those of the Civil Service Commission are adjusted on annual basis only; Civil Service Commission data adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes under selected social insurance and related programs, by specified period, 1947-49

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on car-riers and their employ-ees	State unem-employment contributions ³	Federal unem-employment taxes ⁴	Rail-road unem-employment insur-ance contribu-tions
Fiscal year:						
1947-48	\$1,616,162	\$482,585	\$557,061	\$1,007,087	\$207,919	\$145,148
1948-49	1,690,296	553,461	563,833	988,966	222,850	9,816
4 months ended:						
October 1947	481,101	322,153	139,518	402,590	14,814	34,662
October 1948	509,403	321,690	145,820	370,502	16,435	25
October 1949	507,780	419,139	149,077	385,856	21,762	2,700
1948						
October	58,804	25,904	4,649	95,185	1,683	3
November	357,617	29,454	14,050	176,088	12,336	2,407
December	7,062	27,709	125,842	8,707	1,531	3
1949						
January	38,039	28,480	1,201	80,053	14,492	2,564
February	279,829	27,707	5,578	97,531	152,784	19
March	25,937	30,571	132,752	3,813	9,032	2,495
April	75,191	25,806	2,370	104,645	3,098	6
May	391,411	28,587	6,910	135,977	11,423	11
June	5,806	34,119	129,310	11,651	1,718	2,285
July	57,549	25,765	2,606	109,663	4,589	1
August	380,606	331,998	9,689	163,163	13,827	34
September	7,242	28,517	135,971	6,431	1,024	2,628
October	62,382	32,859	722	106,508	2,322	37

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

² Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Dec. 27, 1949.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Represents contributions of \$29.5 million from employees, and contributions for fiscal year 1949-50 of \$302.5 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Table 3.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1948-50

[In thousands]

Item	Fiscal year 1948-49		Fiscal year 1949-50	
	Appropriations ¹	Expenditures through October 1948 ²	Appropriations ¹	Expenditures through October 1949 ²
Total	\$1,604,640	\$590,680	\$1,991,956	\$742,451
Administrative expenses	45,434	18,377	53,956	19,374
Federal Security Agency, Social Security Administration	45,332	13,952	53,854	15,289
Department of Commerce, Bureau of the Census	102	42	102	35
Department of the Treasury	(4)	4,383	(4)	4,030
Grants to States	949,750	382,175	1,193,000	493,818
Unemployment insurance and employment service administration	130,000	65,731	135,000	76,070
Old-age assistance	797,000	235,427	1,058,000	305,712
Aid to the blind		6,775		8,648
Aid to dependent children		62,822		90,571
Maternal and child health services		5,451		6,468
Services for crippled children	11,750	4,161	11,000	4,492
Child welfare services	7,500	1,755	7,500	1,857
Emergency maternity and infant care	3,500		3,500	
	(4)	53		
Benefit payments, old-age and survivors insurance	\$ 607,036	\$ 189,469	\$ 745,000	\$ 228,936
Reconversion unemployment benefits for seamen	2,420	659		323

¹ Excludes unexpended balance of appropriations for preceding fiscal year.

² Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

³ Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

⁴ Not available because not separated from appropriations for other purposes.

⁵ Appropriation for 1947-48 (\$3 million) available until June 30, 1949.

⁶ Actual payments from the old-age and survivors insurance trust fund.

⁷ Estimated expenditures as shown in 1949-50 budget.

Source: Federal appropriation acts and 1949-50 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

RECENT PUBLICATIONS

(Continued from page 24)

BOMAR, and Selling the Plan to Employees, by Austin M. Fisher. Includes a glossary of pension terms.

BURKHALTER, FRANCIS. "Security for the Aged—In Prospect and Retrospect." *Alabama Social Welfare*, Montgomery, Vol. 14, Oct. 1949, pp. 9-12.

HAVIGHURST, ROBERT J. "Old Age—An American Problem." *Journal of Gerontology*, Ann Arbor, Mich., Vol. 4, Autumn 1949, pp. 298-304. \$2.

A discussion of the major adjustment problems of old age.

"Pensions: Not If But How." *Fortune*, Chicago, Vol. 40, Nov. 1949, pp. 81-83 ff. \$1.25.

Discusses the relative values of

contributory and noncontributory pension plans and considers the problems facing employers today in providing adequate pensions for their employees.

SCHULZE, OSKAR. "Recreation for the Aged." *Journal of Gerontology*, Ann Arbor, Mich., Vol. 4, Autumn 1949, pp. 310-313. \$2.

U. S. RAILROAD RETIREMENT BOARD. *Railway Pension Plans Supplementary to the Railroad Retirement System*. Chicago: The Board, Oct. 1949. 26 pp. Processed.

Employment and Unemployment

BARTLETT, ROLAND W. *Security for the People: Ways of Maintaining Full Employment and High Farm Income*. Champaign, Ill.: Garrard

Press, 1949. 303 pp. \$4.

Designed to "stimulate thinking on ways of maintaining full employment and high farm income within the framework of a competitive system of free enterprise."

CLAGUE, EWAN. "The Working Life Span of American Workers." *Journal of Gerontology*, Ann Arbor, Mich., Vol. 4, Autumn 1949, pp. 285-289. \$2.

Recommends the development of a program to extend the period in which an older worker may be gainfully employed.

HABER, WILLIAM. "Quieting the Unemployment Ghost." *The Survey*, New York, Vol. 85, Oct. 1949, pp. 511-516. 50 cents.

Predicts a period of high-level production and employment.

(Continued on page 28)

Table 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-49

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations ¹	Interest received	Benefit payments ²	Administrative expenses	Net total of U. S. Government securities acquired ³	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-October 1949.....	\$13,541,203	\$1,271,741	\$2,877,226	\$351,027	\$11,458,670	\$76,515	\$49,505	\$11,584,690
Fiscal year:								
1947-48.....	1,616,862	190,562	511,676	47,457	1,194,445	74,887	35,015	10,046,681
1948-49.....	1,693,575	230,194	607,036	53,465	1,293,891	60,870	12,410	11,306,949
4 months ended:								
October 1947.....	481,801	9,306	160,055	15,235	258,000	65,150	48,722	9,114,206
October 1948.....	512,654	11,237	189,469	17,957	318,981	66,400	40,986	10,363,147
October 1949.....	511,384	11,240	228,936	18,947	228,000	76,515	49,505	11,584,690
1948								
October.....	58,804	180	48,197	4,042	-26,000	66,400	40,986	10,363,147
November.....	357,617		48,548	4,675		62,732	349,048	10,667,541
December.....	7,062	100,660	49,335	4,215	300,000	70,810	95,143	10,721,714
1949								
January.....	38,039		50,088	4,091		67,597	82,216	10,705,573
February.....	270,829		51,090	3,854		72,338	302,360	10,930,459
March.....	25,937	11,050	53,774	5,441	260,000	67,307	25,163	10,908,231
April.....	75,191	136	54,244	4,616	-20,000	66,421	62,516	10,924,608
May.....	301,411		54,775	4,669		66,452	394,452	11,256,665
June.....	5,834	107,110	55,712	3,948	434,910	66,870	12,410	11,309,949
July.....	61,153	82	55,859	5,040	-57,000	76,643	50,972	11,310,285
August.....	380,606		57,037	4,972		72,219	382,993	11,628,882
September.....	7,242	10,957	57,929	4,435	315,000	79,407	16,500	11,584,666
October.....	62,382	201	58,110	4,449	-30,000	76,515	49,505	11,584,690

¹ Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

² Before July 1948, data represent checks cashed and returned to the Treasury; beginning July 1948, represent checks issued.

³ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

Table 5.—Status of the unemployment trust fund, by specified period, 1936-49

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936-October 1949.....	\$7,852,044	\$7,826,325	\$25,719	\$12,862,632	\$1,041,221	\$6,800,435	\$6,996,257	\$877,222	\$101,606	\$297,642	\$855,787
Fiscal year:											
1947-48.....	8,323,029	446,399	24,630	1,007,346	147,076	708,132	7,365,781	130,634	18,203	60,793	957,248
1948-49.....	8,182,417	-160,067	44,085	984,031	160,033	1,227,115	7,282,730	77	20,067	76,978	899,687
4 months ended:											
October 1947.....	7,953,852	87,000	14,852	332,901	3,644	276,390	7,069,645	31,196	437	16,631	884,206
October 1948.....	8,334,837	15,993	20,446	301,847	3,863	286,854	7,384,637	17	499	16,530	950,201
October 1949.....	7,852,044	-312,007	25,719	315,727	4,840	607,040	6,996,257	250	596	46,398	855,787
1948											
October.....	8,334,837	-35,000	20,446	27,490	180	52,497	7,384,637	2	24	4,034	950,201
November.....	8,501,336	167,000	19,944	227,218		53,982	7,557,873	12		4,364	943,462
December.....	8,520,442	14,974	24,077	14,187	76,387	76,120	7,572,327	3	9,654	5,008	948,115
1949											
January.....	8,437,274	-90,000	30,900	28,440	75	102,121	7,498,730		9	7,017	938,544
February.....	8,469,436	34,000	29,071	149,261	15	110,183	7,537,824	12	2	6,946	931,612
March.....	8,320,510	-149,007	29,152	15,414	4,040	156,050	7,401,228	11	502	10,364	919,283
April.....	8,201,763	-121,000	31,405	32,252	646	140,420	7,293,706	4	80	11,310	908,057
May.....	8,252,764	42,000	40,405	200,143	193	141,640	7,352,402	7	24	7,726	900,361
June.....	8,182,417	-74,026	44,085	15,200	74,813	159,745	7,282,730	12	9,297	7,716	899,687
July.....	8,066,111	-105,000	32,779	37,489	76	150,325	7,169,970	1	9	7,494	895,141
August.....	8,124,455	47,000	44,123	233,581	121	164,030	7,239,642	20	15	11,364	884,813
September.....	7,964,496	-140,007	24,171	13,547	4,030	164,280	7,092,939	206	496	11,673	871,557
October.....	7,852,044	-114,000	25,719	31,110	612	128,405	6,996,257	23	75	15,867	855,787

¹ Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

³ Includes transfers from railroad unemployment insurance administration fund amounting to \$79,419,000 and transfers of \$11,979,000 from the railroad

unemployment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

⁴ Includes withdrawals of \$79,169,000 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.

Table 6.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department through September of fiscal years 1948-49 and 1949-50

[In thousands]

State	Fiscal year 1948-49 through September, total	Fiscal year 1949-50 through September							
		Total	Old-age as- sistance	Aid to dependent children	Aid to the blind	Unemploy- ment insurance and employ- ment service admin- istration	Maternal and child health services	Services for crippled children	Child welfare services
Total.....	\$282,842.7	\$344,142.2	\$220,771.6	\$64,829.3	\$6,390.2	\$44,709.0	\$3,321.9	\$2,759.7	\$1,360.7
Alabama.....	5,203.5	5,983.3	3,684.3	1,150.5	73.7	748.8	97.9	186.0	42.0
Alaska.....	346.3	378.7	134.4	55.5	(1)	129.8	20.2	29.2	9.8
Arizona.....	1,736.4	1,960.0	1,044.6	406.1	73.7	370.1	20.7	35.0	9.8
Arkansas.....	3,791.4	4,932.1	3,085.0	1,060.8	104.0	444.6	61.4	154.4	22.0
California.....	25,505.8	42,887.7	31,999.3	4,002.4	1,109.8	5,614.7	67.0	34.3	60.2
Colorado.....	4,561.7	4,949.5	4,093.5	413.0	26.0	390.1			26.9
Connecticut.....	2,837.5	2,767.7	1,404.8	386.5	16.2	885.7	18.9	38.1	17.4
Delaware.....	317.2	409.6	93.0	76.7	20.5	121.3	50.7	32.4	15.0
District of Columbia.....	740.7	833.6	289.8	302.9	27.7	170.4	15.0	23.6	4.2
Florida.....	6,650.5	7,237.3	4,282.4	1,927.2	214.5	740.1	41.0	16.8	15.4
Georgia.....	6,022.7	6,815.2	4,570.5	1,139.0	150.9	669.9	98.8	124.4	61.8
Hawaii.....	590.4	666.0	151.8	317.1	7.7	128.0	19.1	32.0	10.2
Idaho.....	1,365.0	1,463.1	891.2	256.5	17.6	255.5	23.0	16.5	2.8
Illinois.....	14,650.2	20,568.0	13,621.6	3,970.0	511.9	2,200.5	155.6	78.6	29.8
Indiana.....	5,236.8	5,816.7	3,528.3	1,099.4	146.3	855.5	147.3	30.3	9.7
Iowa.....	4,521.5	4,889.2	3,737.2	504.1	95.4	446.5	33.6	23.4	39.1
Kansas.....	3,555.3	4,454.1	3,370.2	531.3	63.0	396.6	25.3	37.3	30.2
Kentucky.....	4,998.0	5,727.9	3,056.5	1,803.0	107.5	486.7	75.8	147.8	50.5
Louisiana.....	13,170.7	14,556.7	10,769.0	2,892.1	126.8	625.7	85.6	28.5	29.1
Maine.....	1,413.1	1,957.4	1,117.7	403.2	55.3	252.6	58.7	40.8	29.1
Maryland.....	2,721.8	2,527.4	836.8	678.7	37.6	836.2	70.6	56.1	11.3
Massachusetts.....	8,946.6	9,246.1	6,253.0	717.0	124.7	1,819.1	208.5	112.1	11.7
Michigan.....	14,286.5	16,503.5	10,202.4	3,524.2	198.1	2,355.5	67.4	131.5	24.3
Minnesota.....	5,767.1	6,320.3	4,507.7	882.1	95.2	728.8	39.8	42.1	24.7
Mississippi.....	3,904.7	4,098.9	2,666.6	578.7	145.9	538.5	71.5	56.3	41.4
Missouri.....	11,127.5	13,670.7	10,090.4	2,695.2	(2)	756.3	63.7	36.3	28.7
Montana.....	1,407.6	1,535.4	997.5	219.7	47.1	221.4	16.6	20.8	12.3
Nebraska.....	2,354.8	2,703.7	1,934.1	363.4	52.7	239.6	26.5	56.0	31.3
Nevada.....	360.4	471.4	263.6	(2)	(2)	147.6	17.6	5.6	7.0
New Hampshire.....	885.1	978.6	565.0	150.9	25.0	207.2	15.2	8.7	6.6
New Jersey.....	5,176.4	4,410.2	1,894.2	639.4	87.1	1,066.5	42.0	47.5	33.5
New Mexico.....	1,444.3	2,041.5	972.1	713.9	46.5	261.5	13.1	12.7	21.8
New York.....	22,431.1	28,483.2	13,576.5	9,036.6	464.2	5,066.6	164.2	115.4	59.6
North Carolina.....	4,156.9	6,900.9	3,755.0	1,614.3	275.6	977.1	130.2	59.9	88.7
North Dakota.....	798.4	1,160.4	703.6	204.9	10.6	160.3	23.0	40.0	18.1
Ohio.....	9,947.2	17,807.4	13,037.7	1,875.5	396.1	2,162.9	201.7	104.8	28.6
Oklahoma.....	11,067.6	12,176.6	8,910.5	2,454.9	239.8	544.0			27.3
Oregon.....	2,876.2	3,122.2	1,997.3	391.2	33.6	655.1	26.2	14.9	4.0
Pennsylvania.....	17,457.0	15,200.7	6,550.5	5,591.5	(2)	2,512.5	291.3	167.3	87.7
Puerto Rico.....	190.8	151.9	(2)	(2)	(2)		98.5	34.3	19.1
Rhode Island.....	1,380.8	1,533.0	714.8	333.9	13.5	386.1	32.3	39.0	13.6
South Carolina.....	2,814.1	3,542.8	2,096.7	657.7	90.6	548.4	60.2	44.3	45.0
South Dakota.....	1,209.2	1,295.3	872.3	239.5	15.4	122.2	22.0	13.9	9.9
Tennessee.....	5,470.2	9,149.1	5,074.4	2,806.7	227.3	859.1	95.8	44.5	41.3
Texas.....	17,004.7	19,223.4	14,942.3	1,837.0	471.7	1,748.2	110.6	74.5	39.2
Utah.....	1,809.2	1,227.7	583.3	266.7	13.3	282.4	30.2	43.5	8.3
Vermont.....	757.2	746.9	430.7	105.3	13.7	139.8	17.1	24.7	15.8
Virgin Islands.....	63.2	29.6	(2)	(2)	(2)	(2)	13.6	10.1	5.9
Virginia.....	1,956.4	2,183.9	807.1	656.9	83.0	501.5	59.9	49.9	25.5
Washington.....	7,575.1	6,150.9	4,280.0	705.1	45.2	1,030.5	41.6	35.0	13.4
West Virginia.....	2,725.6	2,478.2	923.3	951.4	35.1	421.5	51.4	77.2	18.4
Wisconsin.....	4,999.4	7,179.6	4,996.6	1,177.2	146.0	743.1	51.9	44.8	20.0
Wyoming.....	556.4	637.2	380.7	62.2	7.2	136.2	32.4	16.6	1.9

¹ Does not administer aid to the blind.

² No plan approved by the Social Security Administration.

Source: Treasury Department, Bureau of Accounts.

(Continued from page 26)

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Table 7.—Estimated pay rolls in employment covered by selected programs¹ in relation to civilian wages and salaries, by specified period, 1938–49

[Corrected to Dec. 7, 1949]

Period	Wages and salaries ²		Pay rolls covered by—		
	Total	Civilian ³	Old-age and survivors insurance ⁴	State unemployment insurance ⁵	Railroad retirement and unemployment insurance ⁶
Amount (in millions)					
Calendar year:					
1938	\$42,812	\$42,442	\$28,925	\$26,113	\$2,028
1939	45,745	45,347	32,120	28,980	2,161
1940	49,587	48,996	35,560	32,352	2,273
1941	61,708	59,846	45,286	41,985	2,687
1942	81,887	75,557	57,950	54,548	3,352
1943	105,647	91,202	69,379	65,871	4,085
1944	116,924	96,286	73,060	68,886	4,507
1945	115,673	95,075	71,317	66,411	4,514
1946	111,422	103,460	79,003	73,145	4,866
1947	122,276	118,325	92,151	86,234	5,107
1948	135,283	131,373	102,300	95,377	5,485
1948					
January–March	31,943	30,543	23,900	22,417	1,349
April–June	33,055	31,814	24,700	22,957	1,318
July–September	34,780	33,248	25,700	23,872	1,391
October–December	35,632	35,709	28,000	26,131	1,428
1949					
January–March	33,609	32,507	24,300	(7)	1,300
April–June	34,117	33,237	24,500	(7)	1,275
Percent of civilian wages and salaries					
Calendar year:					
1938	100.0	68.2	61.5	4.8	4.8
1939	100.0	70.8	63.9	4.8	4.8
1940	100.0	72.6	66.0	4.6	4.6
1941	100.0	75.7	70.2	4.5	4.5
1942	100.0	76.7	72.2	4.5	4.5
1943	100.0	76.1	72.2	4.5	4.5
1944	100.0	75.9	71.5	4.7	4.7
1945	100.0	75.0	69.9	4.7	4.7
1946	100.0	76.4	70.7	4.7	4.7
1947	100.0	77.9	72.9	4.3	4.3
1948	100.0	77.9	72.6	4.2	4.2
1948					
January–March	100.0	78.3	73.4	4.4	4.4
April–June	100.0	77.7	72.2	4.1	4.1
July–September	100.0	77.6	71.8	4.2	4.2
October–December	100.0	78.3	73.1	4.0	4.0
1949					
January–March	100.0	74.8	(7)	4.0	4.0
April–June	100.0	73.7	(7)	3.8	3.8

¹ Continental United States only.

² Total represents estimated wages and salaries paid in cash and in kind in continental United States and, in addition, pay of Federal civilian and military personnel in all other areas; civilian wages and salaries include employee contributions to social insurance and related programs.

³ Quarterly data have been adjusted to correct for distribution of bonus payments.

⁴ Taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program.

⁵ Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939. Data for 1948 preliminary.

⁶ Taxable wages plus nontaxable wages in excess of \$300 a month. Data for 1948 and 1949 preliminary.

⁷ Not available.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on pay rolls for selected programs based on reports of administrative agencies.

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Table 8.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and by month, October 1948–October 1949, and monthly benefit actions, by type of benefit, October 1949

[Amounts in thousands; data corrected to Nov. 21, 1949]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1948														
October.....	2,253,858	\$44,515.5	1,016,303	\$25,696.8	311,319	\$4,168.4	570,592	\$7,389.5	202,876	\$4,172.8	141,155	\$2,930.1	11,613	\$157.9
November.....	2,279,992	45,105.0	1,029,835	26,073.0	315,391	4,227.3	575,473	7,463.6	206,309	4,246.2	141,248	2,935.1	11,736	159.8
December.....	2,314,557	45,872.5	1,047,985	26,564.2	320,928	4,307.3	581,265	7,549.0	210,253	4,331.0	142,223	2,958.6	11,903	162.2
1949														
January.....	2,351,824	46,754.7	1,069,674	27,179.1	327,098	4,398.9	585,916	7,619.6	214,110	4,414.6	143,038	2,978.9	11,988	163.5
February.....	2,393,462	47,737.1	1,093,636	27,857.9	333,853	4,501.8	591,709	7,705.2	217,897	4,498.3	144,291	3,008.8	12,076	164.9
March.....	2,441,959	48,852.9	1,120,238	28,601.0	341,834	4,620.7	598,589	7,805.2	223,413	4,617.4	145,656	3,041.5	12,229	167.2
April.....	2,480,350	49,750.5	1,140,969	29,195.5	347,861	4,711.6	604,375	7,890.5	227,811	4,711.9	146,958	3,071.7	12,376	169.3
May.....	2,517,142	50,631.0	1,161,046	29,782.3	353,700	4,801.8	609,528	7,968.1	232,170	4,806.1	148,184	3,101.3	12,514	171.3
June.....	2,554,248	51,520.0	1,180,909	30,369.1	359,840	4,898.1	614,714	8,043.8	236,394	4,897.7	149,724	3,137.9	12,667	173.5
July.....	2,577,386	52,131.4	1,195,955	30,823.4	364,009	4,965.4	614,601	8,044.5	239,902	4,973.7	150,130	3,149.2	12,789	175.3
August.....	2,613,604	53,036.1	1,216,963	31,450.4	370,293	5,065.1	618,000	8,100.4	244,420	5,072.3	150,937	3,170.5	12,924	177.4
September.....	2,644,910	53,775.4	1,232,421	31,909.4	375,103	5,140.9	624,257	8,196.9	248,800	5,169.4	151,191	3,179.5	13,048	179.2
October.....	2,673,888	54,450.8	1,247,513	32,345.7	379,594	5,200.0	629,705	8,279.3	253,031	5,260.2	150,866	3,184.5	13,179	181.1
Monthly benefit actions, October 1949:														
In force ² at beginning of month	2,976,872	61,558.0	1,424,264	37,319.2	425,200	5,876.8	657,205	8,633.3	252,735	5,243.3	204,287	4,304.5	13,181	181.0
Benefits awarded in month.....	55,035	1,255.1	27,299	787.9	9,513	141.9	9,494	135.0	5,189	112.0	3,323	75.1	217	3.1
Entitlements terminated ³	20,565	399.9	7,314	189.2	3,667	49.4	5,705	78.0	1,008	20.3	2,868	61.7	93	1.3
Net adjustments ⁴	295	19.4	192	14.2	51	1.9	36	2.3	1	—1	13	1.0	2	(⁵)
In force at end of month.....	3,011,547	62,432.6	1,444,441	37,932.1	431,097	5,971.1	661,030	8,692.6	256,917	5,334.9	204,755	4,319.0	13,307	182.8

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

² Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

³ Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

⁴ Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.

⁵ Less than \$50.

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Describes the background, development, and scope of the program and interprets and evaluates the experience gained from it.

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Table 9.—Old-age and survivors insurance: Number and amount of monthly benefits in current-payment status ¹ as of June 30, 1949, by type of benefit and by State

[Corrected to Sept. 20, 1949]

Region and State ²	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Total.....	2,554,248	\$51,520,000	1,180,909	\$30,369,096	359,840	\$4,808,101	614,714	\$8,043,794	236,394	\$4,897,656	149,724	\$3,137,870	12,667	\$173,483
Region I	244,335	5,275,026	124,761	3,311,342	38,398	547,210	41,586	575,919	27,002	573,136	11,660	254,294	928	13,125
Connecticut.....	50,785	1,163,555	25,664	726,110	8,102	122,138	8,367	122,874	6,057	134,458	2,393	55,015	202	2,960
Maine.....	23,259	448,049	11,773	280,481	3,489	44,814	4,726	59,080	2,082	40,855	1,088	21,521	101	1,298
Massachusetts.....	125,830	2,745,946	64,302	1,721,663	19,856	285,656	20,863	293,268	14,135	302,065	6,220	136,790	454	6,495
New Hampshire.....	14,464	288,098	7,648	186,178	2,199	28,829	2,583	33,154	1,383	26,982	601	12,295	50	690
Rhode Island.....	22,107	478,925	11,564	306,047	3,578	50,787	3,336	46,011	2,565	53,775	971	20,955	93	1,350
Vermont.....	7,890	150,453	3,810	90,863	1,174	14,986	1,711	21,532	780	15,001	387	7,709	28	362
Region II	660,686	14,175,437	321,300	8,566,977	98,184	1,390,854	127,488	1,800,299	72,194	1,523,029	38,114	847,407	3,316	46,871
Delaware.....	6,184	131,950	3,045	80,175	928	13,386	2,218	17,050	855	14,131	297	6,636	41	572
New Jersey.....	107,400	2,401,364	52,366	1,454,307	16,755	247,267	19,431	284,807	12,723	278,033	5,598	129,221	527	7,729
New York.....	304,056	6,507,923	154,140	4,031,810	45,017	630,824	53,821	762,075	33,340	698,982	16,223	362,601	1,515	21,631
Pennsylvania.....	243,046	5,134,200	111,839	3,000,685	35,484	499,377	53,018	736,367	25,476	531,883	15,990	348,949	1,233	16,939
Region III	169,486	3,010,438	63,066	1,523,412	17,788	225,881	61,203	742,847	12,900	255,196	13,255	257,406	1,154	14,606
District of Columbia.....	9,830	195,510	4,426	112,220	1,069	14,950	2,601	32,318	1,044	22,114	656	13,457	34	451
Maryland.....	36,244	715,884	15,709	394,057	4,473	60,699	9,555	127,007	3,941	81,113	2,361	50,218	205	2,790
North Carolina.....	42,370	652,762	13,885	299,778	3,916	43,796	18,111	197,440	2,590	45,565	3,545	62,254	323	3,929
Virginia.....	41,490	721,931	15,293	362,914	4,165	52,407	15,323	180,420	3,157	61,303	3,219	60,737	333	4,150
West Virginia.....	39,552	733,351	13,783	354,443	4,165	54,029	15,613	205,662	2,258	45,101	3,474	70,740	250	3,376
Region IV	317,716	6,541,427	139,884	3,690,112	46,019	643,673	80,735	1,108,116	30,669	653,875	19,042	417,449	1,367	19,202
Kentucky.....	39,752	674,113	14,343	332,733	4,317	51,712	14,868	173,957	2,699	52,000	3,241	60,088	284	3,622
Michigan.....	113,130	2,389,277	49,450	1,331,965	16,174	229,671	29,365	427,442	10,773	234,157	6,948	159,877	420	6,165
Ohio.....	164,834	3,478,037	76,091	2,034,414	25,528	362,290	30,502	506,717	17,197	367,718	8,853	197,484	663	9,414
Region V	331,006	6,847,005	156,779	4,073,784	49,898	680,988	72,414	999,153	33,248	693,785	17,274	379,682	1,393	19,613
Illinois.....	161,410	3,447,749	77,264	2,069,069	23,521	332,508	34,517	487,237	16,930	358,498	8,421	189,520	757	10,917
Indiana.....	73,085	1,445,004	33,950	847,612	11,167	145,920	17,146	230,659	6,890	138,751	3,663	78,364	269	3,698
Minnesota.....	38,565	775,207	18,369	463,538	5,857	77,909	8,555	113,341	3,489	72,632	2,157	45,871	138	1,916
Wisconsin.....	57,946	1,179,045	27,196	693,565	9,353	124,651	12,196	167,916	5,939	123,904	3,033	65,927	229	3,082
Region VI	192,501	3,163,003	71,891	1,637,337	20,333	245,175	72,033	781,955	11,564	214,466	15,146	264,845	1,534	19,225
Alabama.....	37,610	590,557	12,857	286,544	3,630	41,498	15,301	166,963	2,016	36,056	3,502	61,455	304	3,851
Florida.....	46,596	911,283	22,969	580,059	6,890	93,741	11,221	132,038	2,947	57,848	2,379	45,158	190	2,439
Georgia.....	36,257	555,796	12,126	261,787	3,216	36,996	15,372	160,956	2,220	40,754	2,973	50,979	350	4,324
Mississippi.....	14,857	212,137	4,994	97,791	1,399	14,225	6,160	62,083	762	13,538	1,372	22,324	170	2,176
South Carolina.....	21,670	316,363	6,185	134,003	1,689	19,433	10,323	105,778	1,293	22,815	1,993	32,027	187	2,307
Tennessee.....	35,511	570,867	12,760	277,153	3,509	39,282	13,656	154,137	2,326	43,455	2,927	52,712	333	4,128
Region VII	138,011	2,587,154	65,706	1,539,114	21,231	260,239	30,502	384,172	12,730	249,611	7,156	144,856	686	9,162
Iowa.....	32,138	585,063	15,087	342,489	5,171	61,338	7,112	89,251	3,030	57,856	1,598	32,289	140	1,840
Kansas.....	24,046	434,627	11,509	260,127	3,953	45,726	5,339	66,925	1,898	35,491	1,245	25,093	102	1,265
Missouri.....	60,651	1,188,571	29,450	719,296	8,978	116,590	12,802	163,011	6,033	122,726	3,027	62,160	361	4,968
Nebraska.....	13,534	243,637	6,456	144,334	2,115	24,506	2,997	37,257	1,180	22,407	732	14,420	54	713
North Dakota.....	3,235	55,963	1,378	30,578	408	4,730	963	11,422	220	4,094	249	4,922	17	217
South Dakota.....	4,407	79,113	1,826	42,290	606	7,349	1,289	16,306	369	7,037	305	5,972	12	159
Region VIII	146,788	2,481,791	55,134	1,255,560	15,731	184,024	53,920	633,146	8,927	169,526	12,118	226,932	958	12,603
Arkansas.....	18,007	276,141	7,175	146,454	2,057	21,103	6,308	66,878	957	16,554	1,362	23,253	148	1,899
Louisiana.....	28,318	474,177	10,719	237,883	2,778	32,293	10,093	116,788	1,945	37,172	2,538	46,791	245	3,250
New Mexico.....	5,042	81,251	1,518	35,324	417	4,988	2,354	27,207	224	4,357	504	9,033	25	342
Oklahoma.....	22,844	405,465	9,289	219,541	2,810	33,793	7,719	94,071	1,287	25,019	1,658	31,984	81	1,057
Texas.....	72,577	1,244,737	26,433	616,358	7,669	91,847	27,446	328,202	4,514	86,424	6,036	115,871	439	6,055
Region IX	45,840	885,690	20,716	511,272	6,220	80,605	12,600	165,210	3,470	71,031	2,659	55,093	175	2,479
Colorado.....	19,166	378,758	9,157	228,259	2,815	37,029	4,557	59,617	1,571	32,294	1,006	20,758	60	801
Idaho.....	6,863	123,937	3,156	72,771	889	10,649	2,040	25,733	377	7,009	371	7,369	28	406
Montana.....	7,746	152,442	3,674	88,013	977	12,789	2,017	26,930	685	14,508	442	9,450	51	752
Utah.....	9,007	169,766	3,333	84,380	1,164	15,304	3,146	41,884	653	13,572	683	14,221	28	405
Wyoming.....	3,058	60,787	1,494	37,849	375	4,834	840	11,046	184	3,648	157	3,295	8	115
Region X	290,484	6,196,258	153,514	4,042,698	43,857	609,648	57,800	796,829	22,288	467,372	12,086	266,242	939	13,469
Arizona.....	9,456	179,734	3,669	94,964	1,007	14,118	3,520	44,831	488	10,309	736	15,026	36	486
California.....	197,425	4,261,319	104,907	2,794,513	29,790	418,900	38,218	533,895	15,695	332,093	8,160	182,461	655	9,457
Nevada.....	2,305	47,532	1,189	30,012	186	2,660	666	9,248	153	3,168	101	2,301	10	143
Oregon.....	32,515	662,184	17,317	436,079	5,173	67,753	6,435	85,872	2,258	45,033	1,226	25,434	106	1,513
Washington.....	48,783	1,045,489	26,432	697,130	7,701	106,217	8,961	122,983	3,694	76,769	1,853	40,520	132	1,870
Alaska	1,076	19,982	533	12,816	48	614	428	5,276	25	510	40	738	2	28
Hawaii	6,351	115,033	2,799	65,310	513	6,463	2,295	28,966	259	5,084	467	8,967	18	243
Foreign	9,968	212,756	4,706	130,362	1,620	22,727	1,710	21,906	1,028	21,035	707	13,959	197	2,767

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than current month's benefit.

² Beneficiary's State of residence recorded as of June 30, 1949.

Table 10.—Unemployment insurance: Selected data on claims, benefits, and insured unemployment, by State, October 1949

[Corrected to Nov. 23, 1949]

Region and State	Initial claims ¹			Weeks of unemployment covered by continued claims			Compensated unemployment ²						Average weekly insured unemployment ³
	Total		New	Waiting-period ² and compensable claims		Compensable claims	Total, part-total, and partial unemployment			Total unemployment			
	All claimants	Women claimants ²		Total	Women claimants		Weeks compensated	Benefits paid ⁴	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment		
Total, 51 States	1,352,531	424,000	757,055	7,760,869	2,681,000	7,070,440	6,617,609	\$135,707,282	1,527,146	6,276,000	\$20.95	2,113,756	
Region I:													
Connecticut	24,722	9,695	14,576	168,243	62,122	159,789	162,168	3,515,965	37,424	(⁵)	(⁵)	40,573	
Maine	8,995	2,505	3,928	45,373	16,223	42,880	38,985	629,699	8,997	34,299	16.67	11,673	
Massachusetts	61,351	23,401	27,318	374,006	149,250	350,706	325,463	7,333,303	75,107	299,460	23.56	92,757	
New Hampshire	7,529	3,200	3,895	48,142	22,873	43,684	38,029	646,408	8,776	32,033	18.41	11,198	
Rhode Island	10,240	4,062	4,299	84,662	32,901	81,046	78,145	1,762,367	18,034	74,789	23.08	20,823	
Vermont	2,684	706	1,415	14,048	4,709	13,017	13,091	242,105	3,021	11,382	19.81	3,564	
Region II:													
Delaware	2,737	470	2,090	14,325	3,287	12,922	12,875	254,710	2,902	11,702	21.00	3,540	
New Jersey	55,001	22,834	30,419	327,637	120,928	305,684	322,505	6,576,032	74,424	305,334	20.89	80,604	
New York	266,461	(⁶)	85,681	1,484,175	(⁶)	1,266,846	1,338,924	30,593,729	308,983	1,313,953	22.85	366,822	
Pennsylvania	138,859	34,938	78,899	827,510	180,100	775,002	711,205	14,706,327	164,125	692,554	20.92	206,296	
Region III:													
Dist. of Col.	2,530	815	1,914	18,609	7,818	17,448	15,450	273,970	3,565	15,278	17.73	4,096	
Maryland	19,865	4,694	11,019	110,940	26,340	110,940	100,189	2,171,172	23,121	94,270	22.22	27,928	
North Carolina	13,436	6,252	7,614	118,157	61,005	112,125	98,596	1,519,950	22,753	95,698	15.61	27,368	
Virginia	11,186	3,328	8,147	67,182	20,465	62,573	54,903	902,755	12,670	52,228	16.78	16,920	
West Virginia	13,075	2,246	10,169	118,604	17,786	114,932	103,848	1,864,946	23,965	79,105	18.25	29,710	
Region IV:													
Kentucky	15,649	4,370	11,403	107,684	28,013	100,725	77,012	1,207,653	17,772	73,932	15.86	26,996	
Michigan	78,274	17,919	44,048	254,903	71,502	231,647	209,551	5,013,541	48,358	202,506	24.34	64,589	
Ohio	104,003	20,182	77,177	546,932	134,779	482,539	416,098	8,474,127	96,023	401,947	20.69	139,150	
Region V:													
Illinois	76,042	22,822	47,271	574,151	205,432	542,527	477,475	8,588,206	110,187	420,234	19.29	136,552	
Indiana	28,298	6,781	16,493	127,760	38,221	115,317	106,396	1,941,748	24,553	100,356	18.76	32,305	
Minnesota	10,065	1,813	8,502	62,321	21,362	58,300	49,626	890,272	11,452	46,922	18.32	14,740	
Wisconsin	21,438	5,770	16,027	90,213	26,986	74,842	65,740	1,440,164	15,171	61,158	22.30	23,260	
Region VI:													
Alabama	20,406	2,616	15,939	131,500	23,985	118,808	104,238	1,745,667	24,055	99,922	17.00	32,964	
Florida	14,064	5,218	10,916	104,949	44,231	98,533	85,720	1,173,120	19,782	82,761	13.83	26,177	
Georgia	10,785	3,617	7,068	81,151	33,054	69,547	64,837	956,886	14,962	62,089	14.98	20,255	
Mississippi	6,285	1,411	4,447	37,913	10,867	35,107	29,795	426,459	6,876	27,499	14.71	9,225	
South Carolina	8,560	3,265	5,912	66,945	25,283	62,829	53,549	904,013	12,358	50,456	17.32	15,580	
Tennessee	14,812	4,342	12,207	130,219	48,217	122,852	104,432	1,601,448	24,100	100,278	15.55	32,520	
Region VII:													
Iowa	5,225	1,576	3,011	21,334	8,892	18,969	14,120	245,612	3,258	12,568	18.29	5,199	
Kansas	6,739	1,482	5,024	25,114	8,126	21,969	19,053	358,806	4,397	17,505	19.44	6,373	
Missouri	23,798	8,169	17,725	128,107	53,937	115,008	95,497	1,544,079	22,038	87,367	17.02	32,718	
Nebraska	1,819	618	1,336	7,015	3,618	6,469	6,588	108,438	1,520	6,272	16.77	1,782	
North Dakota	471	83	316	965	453	893	748	13,724	173	681	18.92	254	
South Dakota	495	160	377	1,857	903	1,697	1,205	20,948	278	1,101	17.88	484	
Region VIII:													
Arkansas	8,819	1,881	6,688	41,568	8,202	37,495	27,292	461,086	6,298	25,450	17.66	10,964	
Louisiana	12,150	1,956	8,766	95,547	18,387	89,559	84,950	1,776,306	19,604	77,943	21.60	23,280	
New Mexico	1,427	247	1,034	7,930	1,908	7,550	7,592	136,982	1,752	7,323	18.23	2,195	
Oklahoma	8,521	2,121	6,355	52,116	16,014	49,182	42,663	747,897	9,852	40,120	17.97	12,940	
Texas	15,401	3,643	12,352	85,469	23,784	76,773	56,845	876,930	13,118	53,036	16.04	20,895	
Region IX:													
Colorado	9,644	1,522	8,286	28,166	6,034	19,211	15,340	304,946	3,540	14,778	20.11	7,677	
Idaho	2,471	566	2,210	10,606	3,786	8,853	6,009	110,517	1,387	5,773	18.59	2,622	
Montana	1,888	507	1,310	8,945	3,638	7,769	7,384	133,157	1,704	7,384	18.03	2,230	
Utah	5,029	863	4,374	22,241	7,434	19,299	16,456	284,102	3,798	15,503	23.80	5,639	
Wyoming	881	208	679	2,707	1,192	2,314	2,349	52,116	542	2,226	22.57	696	
Region X:													
Arizona	4,621	1,301	3,561	23,913	7,581	22,258	15,984	335,152	3,689	15,117	21.26	6,029	
California	138,979	40,416	66,279	794,326	312,923	745,592	717,846	16,136,811	165,657	677,908	22.96	194,162	
Nevada	1,973	553	1,391	8,993	2,363	8,971	7,302	164,915	1,685	6,950	22.99	2,080	
Oregon	21,356	4,807	14,486	83,911	23,774	73,540	67,203	1,389,715	15,508	63,658	21.12	21,630	
Washington	28,777	5,674	18,046	144,342	39,733	128,690	119,281	2,470,846	27,526	114,274	20.97	37,401	
Territories:													
Alaska	700	141	508	1,811	899	1,662	4,074	98,524	940	4,012	24.17	(¹⁰)	
Hawaii	3,395	1,221	2,642	25,632	7,039	23,550	23,253	478,931	5,366	21,130	21.76	(¹⁰)	

¹ Excludes transitional claims.

² Estimated on the basis of the ratio between new claims filed by women and all new claims.

³ Maryland has no provision for filing waiting-period claims.

⁴ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁵ Unemployment represented by continued claims filed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. State distribution excludes railroad unemployment insurance claims.

⁶ Includes estimate for New York.

⁷ Includes estimate for Connecticut.

⁸ Data not received.

⁹ Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of a benefit amount and duration, as well as eligibility for benefits, on a per employer basis.

¹⁰ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 11.—Unemployment insurance: Ratio of State insured unemployment in week ended October 8, 1949, to average monthly covered employment, January–December 1948

Region and State	Insured unemployment ¹	Average covered employment ² (in thousands)	Ratio (per cent) of insured unemployment to covered employment
Total.....	1,748,724	32,948	5.3
Region I:			
Connecticut.....	38,847	635	6.1
Maine.....	10,160	176	5.8
Massachusetts.....	88,059	1,459	6.0
New Hampshire.....	10,541	132	8.0
Rhode Island.....	20,002	240	8.3
Vermont.....	3,422	64	5.3
Region II:			
Delaware.....	3,243	93	3.5
New Jersey.....	75,879	1,310	5.8
New York.....	338,776	4,369	7.8
Pennsylvania.....	175,723	3,104	5.7
Region III:			
District of Columbia.....	4,404	221	2.0
Maryland.....	26,016	565	4.6
North Carolina.....	27,574	641	4.3
Virginia.....	15,414	493	3.1
West Virginia.....	26,476	401	6.6
Region IV:			
Kentucky.....	23,572	373	6.3
Michigan.....	57,088	1,605	3.6
Ohio.....	129,014	2,216	5.8
Region V:			
Illinois.....	128,110	2,382	5.4
Indiana.....	29,645	908	3.3
Minnesota.....	12,961	552	2.3
Wisconsin.....	21,562	741	2.9
Region VI:			
Alabama.....	26,170	430	6.1
Florida.....	25,958	391	6.6
Georgia.....	19,132	530	3.6
Mississippi.....	8,927	180	5.0
South Carolina.....	15,224	317	4.8
Tennessee.....	31,205	469	6.3
Region VII:			
Iowa.....	4,644	345	1.3
Kansas.....	6,351	240	2.6
Missouri.....	27,909	780	3.6
Nebraska.....	1,524	162	.9
North Dakota.....	180	44	.4
South Dakota.....	391	52	.8
Region VIII:			
Arkansas.....	10,050	220	4.6
Louisiana.....	22,396	455	4.9
New Mexico.....	1,956	89	2.2
Oklahoma.....	12,585	275	4.6
Texas.....	19,432	1,189	1.6
Region IX:			
Colorado.....	4,118	198	2.1
Idaho.....	2,363	90	2.6
Montana.....	1,984	90	2.0
Utah.....	5,273	125	4.2
Wyoming.....	498	56	.9
Region X:			
Arizona.....	5,430	107	5.1
California.....	175,430	2,521	7.0
Nevada.....	1,848	38	4.9
Oregon.....	19,002	315	6.0
Washington.....	32,166	521	6.2

¹ Represents number of continued claims adjusted to represent unemployment in the week in which the 8th of the month falls.

² Average number of workers in covered employment in the pay period of each type (weekly, semi-monthly, etc.) ending nearest the 15th of each month; corrected to Sept. 28, 1949.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 12.—Veterans' unemployment allowances: Claims and payments, October 1949¹

State or jurisdiction	Initial claims	Continued claims	Payments
Total.....	31,087	264,698	\$5,467,277
Alabama.....	516	6,064	119,206
Alaska.....	15	67	953
Arizona.....	272	1,026	32,540
Arkansas.....	326	2,826	58,500
California.....	3,554	20,150	403,625
Colorado.....	356	1,279	22,493
Connecticut.....	414	4,530	101,683
Delaware.....	88	561	10,886
District of Columbia.....	112	1,218	26,018
Florida.....	671	6,847	141,429
Georgia.....	465	5,177	121,570
Hawaii.....	228	3,753	69,462
Idaho.....	75	253	4,464
Illinois.....	1,334	12,683	259,682
Indiana.....	919	6,035	124,072
Iowa.....	166	801	13,607
Kansas.....	208	973	17,838
Kentucky.....	402	5,263	116,117
Louisiana.....	316	3,445	75,243
Maine.....	299	1,933	37,725
Maryland.....	312	2,796	55,119
Massachusetts.....	1,347	13,374	265,654
Michigan.....	1,436	9,996	220,102
Minnesota.....	471	3,510	70,568
Mississippi.....	197	1,541	31,437
Missouri.....	609	5,460	109,423
Montana.....	121	363	7,484
Nebraska.....	64	253	5,437
Nevada.....	33	155	2,841
New Hampshire.....	197	1,428	28,892
New Jersey.....	703	11,293	236,663
New Mexico.....	134	796	14,598
New York.....	3,048	23,881	480,621
North Carolina.....	642	4,846	103,623
North Dakota.....	26	30	584
Ohio.....	1,789	16,685	345,185
Oklahoma.....	345	3,178	80,328
Oregon.....	477	2,025	43,322
Panama Canal Zone.....	2	41	820
Pennsylvania.....	2,848	36,156	732,101
Puerto Rico.....	60	1,729	27,922
Rhode Island.....	167	2,679	53,092
Samoa-Guam.....	0	14	420
South Carolina.....	290	3,521	75,655
South Dakota.....	61	158	3,231
Tennessee.....	435	5,114	112,095
Texas.....	784	7,010	158,314
Utah.....	118	583	11,802
Vermont.....	92	703	15,168
Virginia.....	486	4,148	88,044
Washington.....	859	3,895	95,306
West Virginia.....	421	7,440	148,114
Wisconsin.....	771	4,318	86,813
Wyoming.....	26	75	1,386

¹ Represents activities under title V of the Servicemen's Readjustment Act; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for the Panama Canal Zone, Puerto Rico, and Samoa-Guam.

Table 13.—Nonfarm placements: Number, by State, October 1949

[Corrected to Nov. 22, 1949]

Region and State	Total	Women	Veterans ¹
Continental U. S.....	415,936	106,712	105,821
Region I:			
Connecticut.....	6,098	3,154	1,270
Maine.....	2,529	1,055	655
Massachusetts.....	8,380	3,747	2,128
New Hampshire.....	1,347	564	350
Rhode Island.....	2,551	1,615	254
Vermont.....	563	175	177
Region II:			
Delaware.....	1,324	718	146
New Jersey.....	9,306	5,778	1,503
New York.....	51,819	33,814	7,042
Pennsylvania.....	14,182	8,466	2,785
Region III:			
District of Columbia.....	3,287	1,456	752
Maryland.....	4,549	1,822	1,193
North Carolina.....	11,059	4,704	2,635
Virginia.....	7,178	3,245	1,210
West Virginia.....	1,662	731	385
Region IV:			
Kentucky.....	1,960	683	541
Michigan.....	9,326	2,533	3,040
Ohio.....	18,380	6,376	4,233
Region V:			
Illinois.....	13,363	5,219	3,988
Indiana.....	7,404	3,678	1,787
Minnesota.....	9,401	2,484	3,301
Wisconsin.....	6,985	2,875	1,925
Region VI:			
Alabama.....	10,167	3,695	1,837
Florida.....	14,168	5,868	3,578
Georgia.....	8,330	3,277	1,734
Mississippi.....	8,910	2,831	1,525
South Carolina.....	8,958	2,385	2,224
Tennessee.....	9,285	3,502	2,991
Region VII:			
Iowa.....	8,749	2,276	2,883
Kansas.....	6,635	1,833	2,221
Missouri.....	7,628	2,439	2,251
Nebraska.....	4,500	718	1,788
North Dakota.....	2,833	550	939
South Dakota.....	2,489	346	945
Region VIII:			
Arkansas.....	7,289	2,436	1,983
Louisiana.....	6,900	1,978	2,026
New Mexico.....	4,131	816	1,478
Oklahoma.....	12,327	3,499	3,795
Texas.....	41,078	13,811	11,572
Region IX:			
Colorado.....	5,326	1,150	1,902
Idaho.....	2,773	557	1,187
Montana.....	2,372	371	956
Utah.....	1,957	464	762
Wyoming.....	1,442	210	567
Region X:			
Arizona.....	2,623	960	832
California.....	29,332	12,571	8,594
Nevada.....	1,505	396	505
Oregon.....	5,295	1,473	1,769
Washington.....	5,381	1,508	1,677
Territories.....	1,857	331	941
Alaska.....	774	182	254
Hawaii.....	505	147	107
Puerto Rico.....	580	2	580

¹ Represents placements of veterans of all wars.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 14.—Public assistance in the United States, by month, October 1948–October 1949¹

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients							Percentage change from previous month					
1948												
October		2,469,374	460,021	1,176,199	84,815	360,000		+0.9	+1.4	+1.4	+0.3	+0.4
November		2,482,350	465,900	1,190,379	85,271	369,000		+5	+1.3	+1.2	+5	+2.5
December		2,498,259	474,814	1,213,776	85,788	397,000		+6	+1.9	+2.0	+6	+7.7
1949												
January		2,511,829	484,947	1,239,839	86,178	433,000		+5	+2.1	+2.1	+5	+9.0
February		2,528,358	496,121	1,267,383	86,679	461,000		+7	+2.3	+2.2	+6	+6.4
March		2,552,554	509,276	1,300,472	87,100	491,000		+1.0	+2.7	+2.6	+5	+6.6
April		2,581,556	520,299	1,327,634	87,806	476,000		+1.1	+2.2	+2.1	+8	-3.1
May		2,605,689	529,361	1,349,251	88,537	465,000		+9	+1.7	+1.6	+8	-2.3
June		2,625,594	536,758	1,365,813	89,301	461,000		+8	+1.4	+1.2	+9	-1.9
July		2,643,274	543,541	1,381,957	90,929	461,000		+7	+1.3	+1.2	+7	+1
August		2,661,257	551,716	1,402,033	90,513	475,000		+7	+1.5	+1.5	+6	+2.9
September		2,679,906	559,900	1,423,447	91,112	479,000		+7	+1.5	+1.5	+7	+9
October		2,697,721	571,480	1,453,922	91,599	498,000		+7	+2.1	+2.1	+5	+4.0
Amount of assistance							Percentage change from previous month					
1948												
October	\$155,121,440	\$102,471,581	\$32,774,864		\$3,644,995	\$16,230,000	+5.9	+6.0	+7.5	+4.1	+2.2	
November	157,897,675	103,999,787	33,337,118		3,699,770	16,861,000	+1.8	+1.5	+1.7	+1.5	+3.9	
December	161,665,603	104,978,094	34,129,674		3,734,835	18,823,000	+2.4	+9	+2.4	+9	+11.6	
1949												
January	167,365,418	107,955,903	35,333,539		3,806,976	20,269,000	+3.5	+2.8	+3.5	+1.9	+7.7	
February	170,732,618	108,474,564	36,370,140		3,839,914	22,048,000	+2.0	+5	+2.9	+9	+8.8	
March	175,832,699	110,111,693	37,488,223		3,877,783	24,355,000	+3.0	+1.5	+3.1	+1.0	+10.5	
April	177,084,695	111,802,706	38,249,784		3,926,205	23,106,000	+7	+1.5	+2.0	+1.2	-5.1	
May	178,071,276	113,312,300	38,679,602		3,974,374	22,105,000	+6	+1.4	+1.1	+1.2	-4.3	
June	179,596,506	114,463,261	39,027,499		4,020,746	22,085,000	+9	+1.0	+9	+1.2	-1	
July	181,038,432	115,475,645	39,530,328		4,066,459	21,966,000	+8	+9	+1.3	+1.1	-5	
August	184,109,498	116,643,611	40,224,875		4,108,012	23,133,000	+1.7	+1.0	+1.8	+1.0	+5.3	
September	187,604,216	119,134,488	40,958,083		4,200,645	23,311,000	+1.9	+2.1	+1.8	+2.3	+8	
October	189,919,564	119,710,636	41,940,720		4,196,508	24,072,000	+1.2	+5	+2.4	-1	+3.3	

¹ Data subject to revision. Includes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

Table 15.—Old-age assistance: Recipients and payments to recipients, by State, October 1949¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1949 in—		October 1948 in—				Total amount	Average	September 1949 in—		October 1948 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total ²	2,697,721	\$119,710,636	\$44.37	+0.7	+0.5	+9.2	+16.3	Mo.	127,066	\$5,465,704	\$43.01	+0.6	+0.8	+7.0	+10.4
Ala.	76,349	1,579,094	20.68	+2.3	-7.2	+11.7	+4.5	Mont.	11,303	580,888	51.39	+1.1	+1.7	+4.1	+19.3
Alaska	1,537	89,066	57.95	+5	+1.2	+10.8	+27.9	Nebr.	23,835	1,037,304	43.52	+1	+3	+1	+5.0
Ariz.	12,334	649,692	52.67	+1.6	+1.9	+13.0	+22.3	Nev.	2,519	136,238	54.08	+1.0	+1.1	+12.6	+12.9
Ark.	58,864	1,457,882	24.77	+1.3	+1.4	+16.9	+37.8	N. H.	7,181	313,091	43.60	+5	+1.2	+3.7	+7.4
Calif. ³	264,672	18,723,603	70.74	+1.8	+1.9	+36.6	+57.8	N. J.	24,089	1,173,544	48.72	+6	+1.1	+3.0	+14.8
Colo. ³	48,592	3,644,839	75.01	+7	+12.7	+5.4	+1.0	N. Mex.	9,749	353,855	36.30	+1.6	+3.8	+8.5	+23.4
Conn.	17,989	1,022,482	56.84	+6	+3.1	+14.7	+21.0	N. Y.	117,977	6,366,026	53.96	+4	+3.0	+4.3	+10.3
Del.	1,580	44,935	28.44	+6	+8	+14.8	+20.5	N. C.	56,914	1,234,798	21.70	+8	+1.0	+19.9	+31.8
D. C.	2,679	113,411	42.33	+6	+1.2	+7.7	+4.9	N. Dak.	8,833	415,142	47.00	+1	+4	+1.6	+8.6
Fla.	66,599	2,684,470	40.31	+3	-23.8	+9.5	+11.5	Ohio	126,144	5,898,813	46.76	+1	+1	+2.0	+2.6
Ga.	95,031	2,149,366	22.62	+1.1	+1.8	+9.0	+23.9	Okl.	100,820	5,255,107	52.12	+1	+1	+2.7	+3.9
Hawaii	2,360	74,612	31.62	+3	-9.2	+7.5	+1.5	Oreg.	23,188	1,213,403	52.33	+1	+7.9	+3.4	+14.8
Idaho	10,988	514,635	46.84	+8	+1.0	+6.2	+7.8	Pa.	90,681	3,621,989	39.94	+1.4	+8	+4.3	+5.1
Ill.	128,315	5,679,523	44.26	+3	+4	+2.3	+8.2	R. I.	10,019	456,899	45.60	+9	+1.2	+9.9	+17.3
Ind.	50,629	1,799,818	35.55	+3	+5	+1.1	+6.8	S. C.	38,849	860,452	22.15	+7	+1.4	+13.2	+7.8
Iowa	48,683	2,371,305	48.71	(⁴)	+3	+4	+11.1	S. Dak.	12,051	466,434	38.71	+1	+6	+9	+7.4
Kans.	37,979	1,903,814	50.13	+6	+9	+5.1	+26.2	Tenn.	60,836	1,878,276	30.87	-2.3	-1.9	+12.4	+30.7
Ky.	60,828	1,282,960	21.09	+4	+7	+15.1	+17.2	Tex.	218,440	7,461,547	34.16	+3	+2	+5.4	+6.9
La.	120,149	5,662,232	47.13	+4	+4	+12.4	+12.5	Utah	10,063	458,498	45.43	+2	+4	+1.1	-9.6
Maine	14,187	604,881	42.64	+2	+1.5	+6.0	+33.8	Vt.	6,702	232,236	34.65	+0.2	+5.9	+4.2	+4.3
Md.	11,958	442,565	37.01	(⁴)	-2	+1.5	+6.4	Va.	18,568	385,650	20.77	+8	+1.2	+9.1	+18.2
Mass.	95,712	5,845,635	61.08	+1.0	+1.1	+6.4	+10.6	Wash.	70,539	4,679,683	66.34	-1	-7	+10.1	+21.1
Mich.	97,296	4,520,507	46.46	+6	+1.2	+6.8	+18.0	W. Va.	24,738	671,331	27.14	+1.6	+1.6	+9.7	+45.2
Minn.	55,617	2,707,138	48.67	+2	-4	+1.8	+8.9	Wis.	50,675	2,151,373	42.45	+1.1	+2.6	+5.2	+12.5
Miss.	60,888	1,146,922	18.84	+9	+1.0	+14.2	+36.3	Wyo.	4,097	226,968	55.40	+1.2	+1.2	+2.9	+6

¹ For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

² Includes 15,855 recipients under 65 years of age in California and 3,269 in Colorado and payments to these recipients for which Federal participation is not available.

³ Increase of less than 0.05 percent.

⁴ Represents approximate amount of fiscal-month authorizations; in some counties only 1 check was issued in the change from monthly to semimonthly payments.

Table 16.—General assistance: Cases and payments to cases, by State, October 1949¹

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	September 1949 in—		October 1948 in—	
				Number	Amount	Number	Amount
Total ²	498,000	\$24,072,000	\$48.31	+4.0	+3.3	+38.4	+48.3
Ala.	7,636	101,935	13.35	+9.3	-14.7	+19.1	-3
Alaska	107	3,312	30.95	(³)	(³)	(³)	(³)
Ariz.	1,399	49,453	35.35	-9	-3.8	-33.6	-21.2
Ark.	2,565	32,485	12.66	-8	+8	-1.8	+5
Calif.	37,016	1,945,778	52.57	-1.4	-4.1	+28.8	+37.8
Colo.	4,040	132,048	32.64	-6	-3.0	+5.7	-8.1
Conn.	5,679	294,768	51.89	-4.4	-3.8	+55.4	+76.4
Del.	1,239	46,191	37.28	+4.9	+6.7	+48.4	+57.0
D. C.	1,481	68,203	46.05	+2.6	+1.8	+24.1	+17.5
Fla.	4,900	70,800					
Ga.	3,217	53,541	16.64	+8	+5.4	+5.5	+4.9
Hawaii	2,602	126,858	48.75	+4.5	+6	+107.8	+115.1
Idaho	489	15,768	32.25	-1.0	-5	+1.0	+6.4
Ill.	40,715	2,070,690	50.86	+6.5	+7.8	+52.7	+53.2
Ind.	14,550	437,594	30.08	+16.2	+25.6	+44.8	+67.9
Iowa	3,618	96,952	26.80	-3.9	-3.3	-1.9	+6
Kans.	5,161	239,961	46.50	+1.2	+1.8	+16.6	+21.1
Ky.	3,202	70,071	21.88	+3.2	+3.7	+42.9	+79.9
La.	25,921	1,014,532	39.14	+2.3	+2.3	+79.9	+70.7
Maine	3,265	135,342	41.45	+1.3	+7.4	+20.9	+31.8
Md.	4,786	208,826	43.63	+1.2	+9	+12.0	+15.1
Mass.	22,620	1,124,880	49.73	+2.1	-1	+28.3	+59.9
Mich.	30,378	1,410,856	46.44	+1.3	-2.4	+15.3	+13.3
Minn.	6,572	310,164	47.19	+2.2	+1.5	+7.1	+10.1
Miss.	659	7,284	11.05	+4.6	+1.1	+33.1	+46.7
Mo.	16,595	827,365	31.78	+1.2	+2.1	+23.1	+17.7
Mont.	1,276	44,561	34.92	+4.3	+3.2	-3.6	+16.6
Nebr.	1,460	46,213	31.65	-1.9	-1.7	+4.5	+6.3
Nev.	356	8,134	22.85	+6	-11.6	+17.5	+15.3
N. H.	1,696	61,675	36.36	+6.7	-3	+46.1	+43.7
N. J.	11,540	685,674	59.42	+2.9	+3.9	+70.0	+80.8
N. Mex.	1,761	42,077	23.89	-3.5	-5.3	-6.7	+3.3
N. Y.	70,227	5,884,941	74.28	+1.4	+1.7	+37.8	+44.0
N. C.	3,847	56,088	14.58	-1.5	-1.0	+9.2	+4.6
N. Dak.	704	26,142	37.13	+1.7	+3.2	+3.2	+12.0
Ohio	36,343	1,625,512	44.73	+14.5	+10.3	+61.9	+56.9
Okl.	10,600	189,963	17.90	(³)	-14.1	(³)	+19.7
Oreg.	6,025	319,947	53.10	+11.0	+7.2	+34.9	+37.4
Pa.	47,761	2,736,552	57.30	+14.4	+19.1	+70.7	+102.5
R. I.	5,770	358,070	62.06	+4.1	+13.4	+117.8	+165.0
S. C.	5,083	77,557	15.26	+6	+2	+20.8	+20.9
S. Dak.	598	14,392	24.07	-2	-6.9	+13.5	-7.0
Tenn.	1,862	23,531	12.64	-5.1	-7.8	+9.3	+3.0
Tex.	4,500	82,000					
Utah	2,112	102,270	48.42	+2.5	+1.1	+18.3	+2.9
Vt.	1,050	35,000					
Va.	4,350	93,599	21.52	-2.4	-7.3	+14.2	+12.3
Wash.	13,836	783,438	56.62	+1.5	-15.0	+70.4	+60.8
W. Va.	4,391	96,338	21.94	+12.1	+11.5	+20.6	+77.7
Wis.	7,735	371,202	47.99	+4	+1.9	+66.7	+85.2
Wyo.	452	20,765	45.94	+2.0	+9	+17.7	+8.6

¹ For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

³ Percentage change not calculated on base of less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ About 13 percent of this total is estimated.

⁶ Partly estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Includes cases receiving medical care only.

¹⁰ Excludes estimated duplication between programs; 1,464 cases were aided by county commissioners and 4,982 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

¹¹ Represents approximate amount of fiscal-month authorizations; in some counties only 1 check was issued in the change from weekly to semimonthly payments.

¹² Estimated.

¹³ Estimated on basis of reports from a sample of cities and towns.

Table 17.—Aid to the blind: Recipients and payments to recipients, by State, October 1949¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1949 in—		October 1948 in—	
				Number	Amount	Number	Amount
Total ²	91,599	\$4,196,508	\$45.81	+0.5	-0.1	+8.0	+15.1
Total, 47 States ³	73,296	3,465,591	47.28	+6	-2	+9.2	+17.4
Ala.	1,347	30,470	22.62	+1.7	-8.8	+17.5	+7.7
Ariz.	817	20,961	25.65	-1	-3	+16.2	+26.0
Ark.	1,810	82,827	45.76	+7	+8	+8.7	+29.4
Calif.	9,572	790,523	82.59	+1.4	+1.5	+22.4	+30.9
Colo.	392	22,202	56.64	+1.6	+1.6	-1.5	+5.2
Conn.	209	11,153	53.37	+4.5	+8.5	+41.2	+51.1
Del.	148	5,890	39.80	-1.3	-7	+12.1	+31.9
D. C.	258	11,416	44.25	+2.4	(⁴)	+21.1	+15.2
Fla.	3,154	134,335	42.59	+3	-21.4	+7.5	+11.0
Ga.	2,586	68,664	26.55	+3	+8	+7.7	+21.9
Hawaii	88	3,041	34.56	(⁵)	(⁵)	(⁵)	(⁵)
Idaho	209	10,770	51.53	-1.9	-1.6	+5.0	+6.8
Ill.	4,533	211,441	46.64	-1	+3	-1.3	+5.2
Ind.	1,850	60,348	32.49	-2	+2	-2.1	+3.1
Iowa	1,192	63,496	53.27	-5	-1	-1.1	+10.2
Kans.	752	39,713	52.81	-1.1	-3	-9.7	+7.3
Ky.	2,132	47,704	22.38	0	+2	+11.5	+13.0
La.	1,743	73,947	42.43	+1.3	+1.5	+13.6	+15.7
Maine	659	28,432	43.14	0	+1.0	-1.3	+24.6
Md.	468	19,001	40.60	-2	-5	+4	+7.0
Mass.	1,408	87,654	62.25	+1.0	+1.6	+10.8	+20.7
Mich.	1,757	88,671	50.47	+9	+1.4	+14.2	+27.9
Minn.	1,084	60,524	55.83	+3	-1.6	+4.5	+7.4
Miss.	2,635	68,888	26.14	+1.0	+1.7	+10.9	+21.9
Mo.	2,789	111,560	40.00	+9	+8	+4.0	+18.8
Mont.	510	28,075	55.05	+3.7	+4.9	+12.6	+34.2
Nebr.	605	31,847	52.64	+3.4	+3.1	+15.2	+26.5
Nev.	39	7,758	(⁶)	(⁶)	(⁶)	(⁶)	(⁶)
N. H.	319	14,703	46.09	+3	+7	+3.6	+6.4
N. J.	705	37,840	53.67	+1.1	+3	+10.3	+29.3
N. Mex.	465	16,644	35.79	+4	-1.5	+12.0	+14.7
N. Y.	3,858	233,113	60.42	+3	+2.3	+7.2	+13.3
N. C.	3,782	119,084	31.49	-3	+1.4	+10.6	+19.6
N. Dak.	116	5,382	46.40	-1.7	-4.5	0	+4.4
Ohio	3,715	165,547	44.56	+5	+1.0	+6.8	+9.0
Okl.	2,714	144,346	53.19	-4	+3	+4.5	+6.7
Oreg.	385	22,149	57.53	-3	+1.1	+8	+7.3
Pa.	15,489	617,699	39.89	+5	+7	+5.5	+5.4
R. I.	163	8,478	52.01	+1.2	+1.5	+14.0	+25.2
S. C.	1,423	41,222	28.97	-1	+2	+6.0	+11.2
S. Dak.	210	7,462	35.53	-1.9	-1.0	+1.9	+9.0
Tenn.	2,366	87,237	36.87	-6	+1	+16.6	+24.7
Tex.	6,210	239,140	38.51	+1.2	+1.0	+8.3	+9.5
Utah	206	10,405	50.51	-1.4	-1.0	+11.4	+9
Vt.	189	7,019	38.99	+1.7	+1.1	-4.3	-4.0
Va.	1,442	41,263	28.62	+1.5	+1.8	+12.4	+27.5
Wash.	743	57,445	77.31	-1	-1.0	+0.7	+19.5
W. Va.	933	28,773	30.84	-3	-1	+6.8	+38.1
Wis.	1,358	62,588	46.09	+7	+8	+5.6	+14.6
Wyo.	85	4,756	55.95	(⁷)	(⁷)	-19.0	-16.1

¹ For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

² Includes 527 recipients of aid to the partially self-supporting blind in California and 7 in Washington and payments to these recipients for which Federal funds are not available.

³ States with plans approved by the Social Security Administration. Includes recipients of and payments to aid for the partially self-supporting blind in California and Washington.

⁴ Decrease of less than 0.05 percent.

⁵ Percentage change not calculated on base of less than 100 recipients.

⁶ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁷ Represents statutory monthly pension of \$40 per recipient; excludes payment for other than a month.

Table 18.—Aid to dependent children: Recipients and payments to recipients, by State, October 1949¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	September 1949 in—			October 1948 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total	571,480	1,453,922	\$41,940,720	\$73.39	+2.1	+2.1	+2.4	+24.2	+23.6	+28.0
Total, 50 States ²	571,424	1,453,795	41,938,640	73.39	+2.1	+2.1	+2.4	+24.2	+23.6	+28.0
Ala.	14,593	39,638	486,642	33.35	+5.3	+4.4	-3.7	+26.9	+26.4	+17.0
Alaska	488	1,166	34,433	70.56	+4.3	+3.3	+2.9	+62.7	+55.5	+243.2
Ariz.	3,391	9,565	295,591	87.17	+1.4	+1.8	+1.5	+29.2	+27.1	+97.8
Ark.	12,642	32,591	524,134	41.46	+1.9	+1.9	+1.8	+28.5	+27.5	+41.0
Calif.	29,006	65,581	3,311,922	114.18	+10.1	+12.5	+10.3	+59.4	+58.0	+64.5
Colo.	5,177	14,218	390,957	75.52	+1.5	+1.6	+1.6	+10.6	+10.9	+4.9
Conn.	4,081	9,721	427,213	104.68	+4.6	+4.0	+6.2	+44.8	+38.8	+49.8
Del.	551	1,605	39,917	72.44	+1.5	+1	+8	+32.5	+31.8	+32.4
D. C.	1,855	5,610	148,943	80.29	+2.4	+2.1	+1.5	+23.9	+22.6	+20.3
Fla.	24,254	59,355	1,020,281	42.07	+1.5	+1.6	+1.6	+34.3	+33.7	+34.4
Ga.	12,375	31,881	527,854	42.65	+2.3	+2.1	+3.7	+28.2	+28.5	+46.8
Hawaii	2,939	8,805	242,127	82.38	+9.1	+9.4	-1	+84.5	+84.8	+77.3
Idaho	2,239	5,700	217,571	97.17	+5	+7	+7	+18.6	+18.5	+23.0
Ill.	25,803	65,694	2,483,523	96.25	+8	+8	+1.5	+15.2	+15.5	+18.8
Ind.	9,921	24,448	623,810	62.88	+1.6	+1.2	+3.6	+16.5	+16.0	+41.0
Iowa	4,697	12,057	354,817	75.54	+1	+2	+8	+3.2	+3.0	+35.6
Kans.	5,240	13,493	437,569	83.51	+7	+4	+5	+8.3	+9.1	+16.8
Ky.	10,869	49,938	767,571	38.63	+3	+3	+4	+34.0	+33.3	+34.9
La.	27,829	72,067	1,642,056	59.01	+2.7	+2.6	+2.7	+63.0	+61.2	+75.4
Maine	3,285	8,840	217,283	66.14	+1.0	+1.1	+1.5	+18.5	+12.9	+2.3
Md.	5,826	17,484	477,823	82.02	+2.5	+2.6	+3.3	+18.5	+17.8	+18.3
Mass.	12,239	29,847	1,382,010	112.92	+1.5	+1.6	+2.7	+17.0	+17.0	+21.6
Mich.	25,707	59,349	2,272,728	88.41	+7	+5	+9	+19.4	+17.8	+25.5
Minn.	7,572	19,327	677,631	89.49	+4	+3	+3.2	+9.8	+9.8	+40.8
Miss.	9,059	24,688	240,579	26.56	+2.6	+2.6	+2.6	+31.3	+33.9	+32.5
Mo.	24,805	62,883	1,321,379	53.27	+1.1	+9	+1.0	+16.5	+14.8	+15.0
Mont.	2,187	5,692	172,352	78.81	+2.8	+2.4	+3.7	+15.5	+17.8	+29.6
Nebr.	3,437	8,233	293,414	85.37	+6	+1.0	+1.2	+9.0	+9.6	+10.5
Nev.	56	187	2,080	37.14	(1)	(1)	(1)	(1)	(1)	(1)
N. H.	1,480	3,693	129,651	87.60	+2.4	+9	+1.9	+20.9	+18.1	+24.0
N. J.	5,168	13,326	440,060	85.15	+1.4	+1.7	+1.9	+7.4	+5.2	+11.0
N. Mex.	5,001	12,819	262,357	52.46	-7	-8	+2	+7.5	+5.6	+20.0
N. Y.	54,933	127,017	5,963,329	108.56	+1.0	+1.2	+2.0	+19.7	+18.3	+14.3
N. C.	12,868	36,094	541,258	42.06	+1.3	+9	+2.0	+31.7	+29.4	+43.2
N. Dak.	1,715	4,611	174,074	101.50	+3	+5	+1.4	+6.0	+5.8	+15.8
Ohio	13,010	36,198	785,060	60.34	+1.3	+4.0	-4.4	+16.4	+18.6	+1
Okla.	23,919	60,466	1,241,594	51.91	-6	-8	-1.0	+4	+1.4	+2
Oreg.	3,303	8,299	301,496	91.28	+2.5	+1.7	+2.8	+20.3	+18.5	+2.0
Pa.	51,949	134,131	4,779,956	92.01	+4.4	+4.4	+4.1	+29.3	+29.4	+30.5
R. I.	3,506	8,503	303,779	86.65	+7	+5	+1.7	+25.2	+22.5	+38.3
S. C.	7,841	22,331	230,080	29.34	+1.1	+1.3	+1.7	+21.7	+23.8	+8
S. Dak.	2,069	5,085	133,928	64.73	-1	-6	+4	+14.2	+13.4	+47.6
Tenn.	20,765	55,593	999,499	48.13	+2.0	+1.8	+1.9	+27.1	+27.2	+26.8
Tex.	16,836	47,062	768,695	45.66	-5	-5	-3	+16.1	+17.3	+11.2
Utah	3,556	8,614	319,223	95.12	+3	+2	+7	+8.0	+7.8	-4.9
Vt.	924	2,537	40,301	53.36	+6.6	+6.9	+6.5	+10.0	+11.4	+14.0
Va.	6,955	19,742	310,987	44.71	+1.7	+1.8	+2.9	+26.0	+24.9	+30.5
Wash.	11,566	27,466	1,549,971	134.01	-6	-5	-8	+35.1	+32.9	+80.3
W. Va.	14,264	38,491	751,691	52.70	+4.2	+3.9	+4.1	+26.8	+24.3	+64.1
Wis.	8,427	20,927	821,932	97.54	+1.1	+3.4	+3.4	+13.3	+12.5	+21.0
Wyo.	502	1,374	48,659	96.93	+4.8	+5.0	+5.7	+20.7	+20.2	+21.1

¹ For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

² States with plans approved by the Social Security Administration.

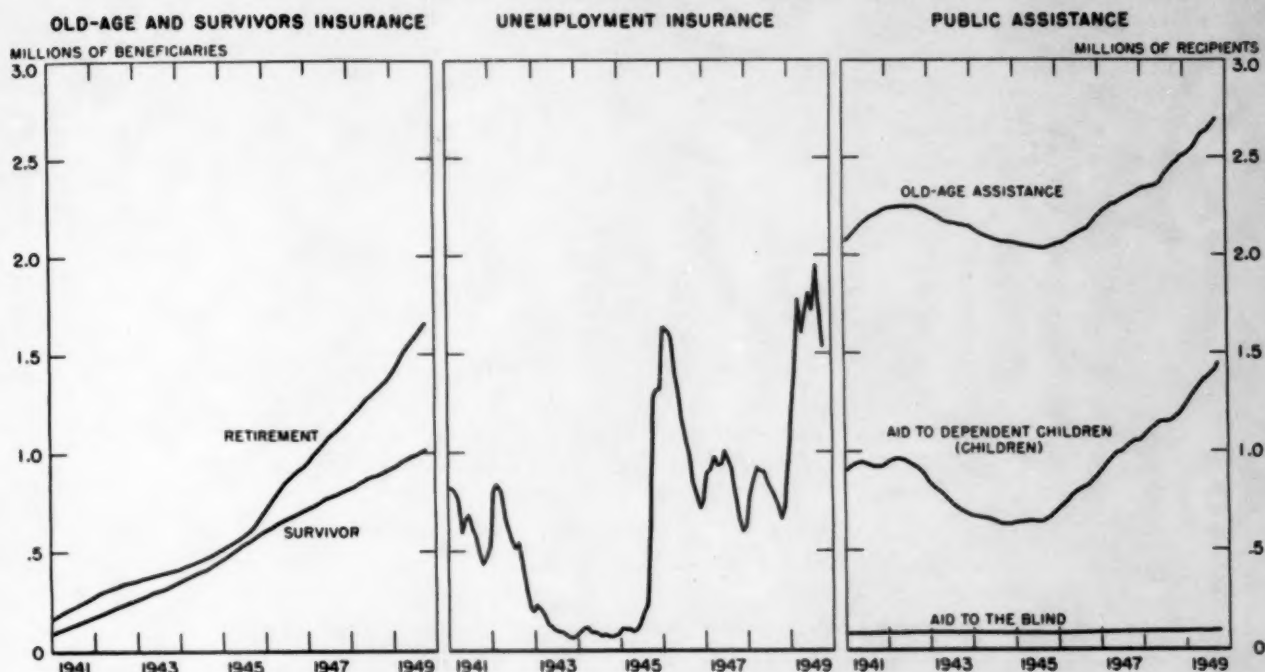
³ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁴ Percentage change not calculated on base of less than 100 families.

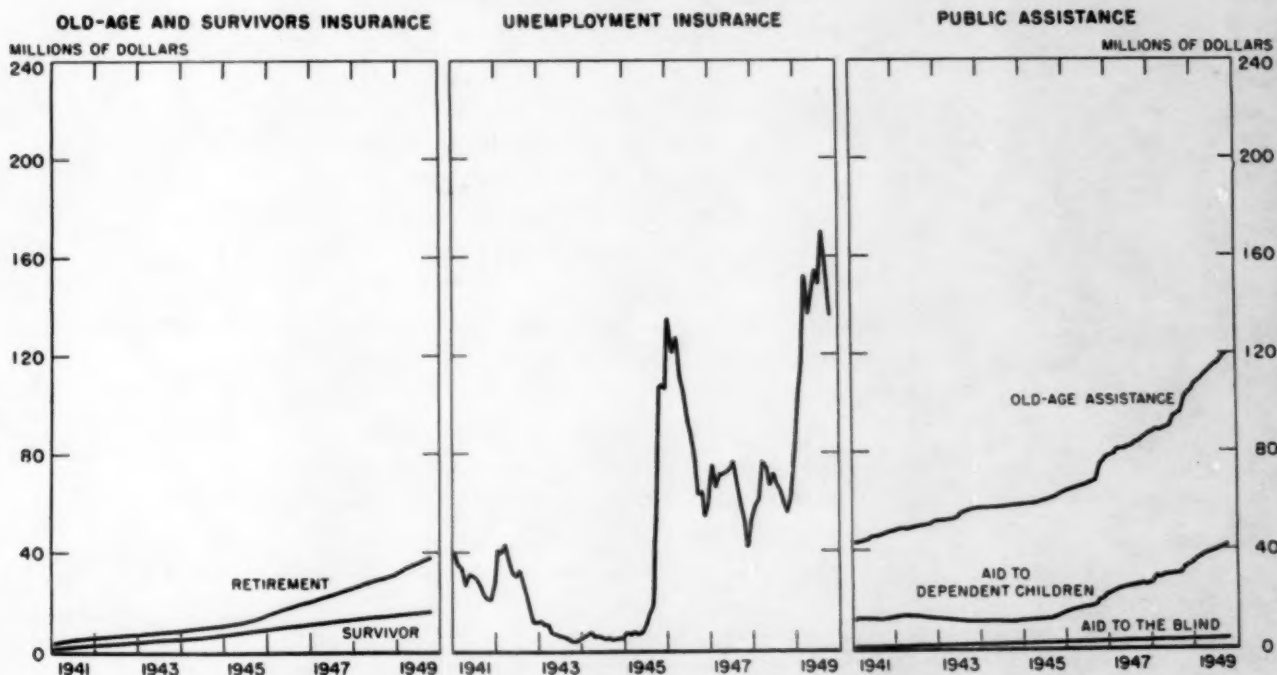
⁵ Represents approximate amount of fiscal-month authorizations; in some counties only 1 check was issued in the change from monthly to semimonthly payments.

Social Security Operations*

INDIVIDUALS RECEIVING PAYMENTS



SOCIAL SECURITY PAYMENTS



*Old-age and survivors insurance: beneficiaries actually receiving monthly benefits (current-payment status) and amount of their benefits during month; unemployment insurance: average weekly number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance: recipients and payments under all State programs.

New Publication of the Children's Bureau

GUARDIANSHIP: A WAY OF FULFILLING PUBLIC RESPONSIBILITY FOR CHILDREN, by Irving Weissman, *Children's Bureau Publication No. 325, 1950, 203 pp.*

Guardianship policies in selected areas in six States were examined by the Children's Bureau for the purposes of this study. The report explores the circumstances under which guardianship is necessary and desirable for children, recommends the procedures by which guardianship can be provided most effectively for the children who need it, and indicates the judicial and social services that are needed to protect children adequately while they are under guardianship.

The study shows definite lacks in some of the procedures now in use:

1. The need for guardianship of the person is not being met. Children whose parents are incompetent or dead and for whom no one is legally authorized to act are growing up in a kind of second-class status.
2. Guardianship of the estate is often provided unnecessarily.
3. Appointment of guardians is made in a perfunctory manner; many courts do not see the child or the guardian.
4. Courts are poorly equipped for the job of providing effective guardianship service to children; court organization in most States does not make for prompt and efficient handling.

It is hoped that the study, with its recommendations, will serve the States as a basis for setting standards, revising legislation, and improving their service to children in guardianship.

Single copies of the study may be obtained free on request to the Children's Bureau, Social Security Administration, Federal Security Agency, Washington 25, D. C.

